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UNITED STATES DEPARTMENT OF AGRICULTURE

DEPARTMENT BULLETIN No. 1466

Washington, D. C. ▼ Issued November, 1926

THE FARMER'S STANDARD OF LIVING

A Socio-Economic Study of 2,886 White Farm Families of Selected Localities in 11 States

By

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Bureau of Agricultural Economics

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By E. L. Kirkpatrick, *Associate Agricultural Economist, Division of Farm Population and Rural Life, Bureau of Agricultural Economics*

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DEFINITION OF STANDARD OF LIVING

The " farmer's standard of living " is referred to again and again by leaders who are looking for solutions to the problems of agriculture. The question, Does the farmer receive an adequate wage? is being rephrased in terms of the standard of living which the farm family procures by virtue of the occupation pursued. This question involves a number of other questions, such as, What level of living does the farm family enjoy? What part of the family living is furnished by the farm? How are the values of all the economic goods of the farm family's living distributed among the principal groups of goods used? and How do the levels of family living vary for families of different localities, different tenures, and different trades or occupations?

In attempting to answer these questions one runs into still other questions: Does economic progress mean a higher standard of living for the farm family? Is family living curtailed in order that the farmer may advance economically? Does the use of time by the different members of the family play any considerable part in the enjoyment of the satisfactions from farming and its environment? Does isolation bear any direct relation to the standard of living? Is schooling of the parents indicative of the comforts, the satisfactions, and the opportunities for improvement provided for the farm family? Do ages of the parents and periods of growth and development of the children bear a direct relation to the economic goods of family living? To what extent does the number of children supported in the home affect the standard of living?

Ordinarily the term " standard of living " conveys different ideas to different people. To many it means the sum total of economic goods meeting only the material or the physical needs of the family—food, housing, and clothing. To others it may mean emphasis on goods of a psychic or subjective nature, such as education, social, or personal improvement, at the expense of adequate food, housing, or clothing.

The term as here used includes the economic goods contributing to the maintenance of health, transportation, education, recreation, and social relationships of the family, as well as those satisfying the more material needs—food, housing, fuel, and clothing.

In most of the studies of family living made in the past, the standard of living has been measured in terms of " dollars worth " of goods consumed by the family during one year. Estimates have been obtained and averages have been determined to show the money value of the food, house rent, and fuel furnished by the farm for farm families. Studies have been made of the money spent for food, clothing, housing, fuel, furniture and furnishings, household-operation goods, transportation, health facilities, education, recreation, religion, personal and other goods purchased for use by laborer's families. In other words, practically all studies of the standard of living have been studies of the cost of living, primarily, and they give little information as to the comforts and the satisfactions obtained for the money spent.

A variation of the amount of money spent annually, as shown by these studies, is the percentage distribution of the total amount of money for the principal groups of goods included in the family living. Thus, cost of living when distributed among food, clothing, rent, operation goods, and other goods has come to give a clearer and more definite picture of family living than when used to cover all goods used, blanket fashion.

This use of the distribution of the cost of living has been the forerunner of several widely accepted generalizations as to the proportions of the total cost of living devoted to the principal groups of goods used by families having access to incomes of different sizes. These generalizations were originated from an early study based chiefly on the records of families of European industrial workers, many of whom had such low incomes that nearly the entire amount was needed to meet the physical necessities of food, shelter, and clothing.

Comparisons of these studies and those made later among groups of somewhat higher incomes led to the broad generalization that, as the income increases, the percentage or the proportion of the income devoted to the satisfaction of cultural wants increases and that the proportion of the total expenditures spent for cultural purposes or advancement may be regarded as an index of the standard of living.

A variation of the amount of money spent, that is, of the value of goods used annually, by the families of the present study is the proportion of the total value of family living furnished by the farm. This is given some consideration as a measure of the standard of living. Usually from one-third to one-half of the value of the farm family's living represents food products, use of the house, and fuel furnished from the farm. This part of the family living is not to be had free of cost to the farmer, however. It represents labor (paid and unpaid), capital, and sometimes credit, if not a small outlay of cash for storage purposes or for preparation of the goods which are furnished.

The cost of living, or the value of all goods used, including the distribution of this value among the principal groups of goods and the proportion of this value furnished by the farm is accepted as a measure of the standard of living in the present summary and analysis with a realization of its many deficiencies. In the first place market costs or estimated values may not always represent the actual value of these goods. This is true with regard to the estimated values of goods furnished by the farm which values are often very arbitrary.

Again, the outgo per year for food may be a poor indication of how well the different individuals of the household are nourished, because prices of foods seldom correspond to nutritive values of foods. Money spent for clothing during one year may not always indicate how well the persons composing the family are clad. The money value of the house, regardless of how arbitrary this value may be, may give little or no suggestions of the comforts and satisfactions which the house, with its surroundings, provides as a home. Expenditures for schooling, for travel, and for recreation may not be indicative of the knowledge, the opportunities, and the satisfactions accruing to those for whom these expenditures have been made.

Finally, the cost of living or the value of economic goods gives little indication of the amount of leisure time available for the fullest use of these goods, goods of an intangible nature especially. The expenditures for pictures, books, or musical instruments contribute meagerly toward raising the standard of living if leisure time is not available for appreciating the pictures, reading the books, or playing the instruments. The standard of living can not be raised effectively through the expenditure of more money, if long days of monotonous labor prevent the fullest use of goods obtainable with more ample funds.

These and other deficiencies point to the need of many detailed studies of the adequacy of food, clothing, housing, operation goods and other goods, and to the use of time among farm families. Qualities as well as quantities of the economic goods used need careful and thorough analysis. Length of the work day and hours of leisure call for detailed study in relation to the use of goods by the farm family.

The method here used of summarizing and analyzing the economic goods of family living follows as closely as possible that used in studies of the standard of living among other groups of workers. Comparisons made with families of town dwellers or of industrial workers are for the purpose of checking the method of study as well as for the purpose of comparing the welfare of the two groups of people in so far as this is possible.

Comparisons of the welfare of farm families must not be made irrationally and inferences or conclusions as to which fares the better must not be drawn hastily. Urban findings can not be applied to farm conditions, and vice versa. The plan or scheme of farm life differs from that of the city. The major satisfactions of farm life come from very different sources and may be much less dependent on money than those of urban life. Farmers often derive no small amount of satisfaction from an interest and a pride in purebred livestock which they keep or in high-yielding strains of choice grains or fruits which they are trying to develop. Farm women frequently get real pleasure from showing and from serving to friends home-grown and home-preserved fruit and vegetable products, and the care of the garden is often a pleasure. Farm boys and girls have an opportunity for apprenticeship unequaled in any other trade or occupation. The whole scheme of farm life and farm interests must be kept in mind when inferences or conclusions are being drawn from comparisons of expenditures, on the whole or item by item for farm and city families.

EXPLANATION OF THE STUDY

SCOPE

This bulletin presents the combined results of a number of separate studies carried on by the United States Department of Agriculture in cooperation with 12 colleges or universities.[1] The schedule used for gathering the data was prepared by the Bureau of Agricultural Economics and the Bureau of Home Economics, United States Department of Agriculture.

The schedule was planned to show the following items: Tenure; acres per farm and value of land per acre; sex, age, and schooling of the members of the family and household; quantities and value of food, fuel, and other materials furnished during the year just preceding the date of visit by the field worker; quantities and costs of food, fuel, furniture and furnishings, household supplies, and household labor purchased during the preceding year; clothing purchased for the various members of the family; expenditures for the maintenance of health, education, reading matter, recreation, travel, religious and social contacts, and for personal and miscellaneous needs; the value and the general character of the house, including its equipment and furnishings; and the use of time by the operator and the home maker.

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[1] Divisions or departments in the colleges and universities cooperating with the Department of Agriculture in the separate units of this study are the Department of Agricultural Economics and Rural Sociology, Iowa State College of Agriculture and Mechanic Arts; the Department of Economics and Sociology and the Agricultural Extension Service, Kansas State Agricultural College; the Department of Sociology, Ohio Wesleyan University; the Department of Farm Economics, University of Kentucky; the Agricultural Extension Service, University of Missouri; the Department of Psychology and Sociology, Alabama Woman's College; the Agricultural Extension Service, Alabama Polytechnic Institute; the Extension Service, Winthorp College, South Carolina; the Agricultural Extension Service, Connecticut Agricultural College; the Agricultural Extension Service, Massachusetts Agricultural College; the Agricultural Extension Service, University of New Hampshire; and the Agricultural Extension Service, University of Vermont. The Vermont unit of study was made by the Bureau of Home Economics, United States Department of Agriculture.

The information obtained was usually given by the home maker, sometimes with help from the operator or from an adult son or daughter. Although only a few of the home makers kept household accounts nearly all were able to give approximate estimates readily and the figures obtained are regarded as sufficiently accurate for the present purpose.

In talking with the home maker, the investigator went over the quantities of goods used, item by item, asking for the prices of each per piece, per pound, per dozen, or per bushel. Prices given by the home makers were checked with those current in the stores where the families did most of their trading and again with those reported by this bureau.

The field work for the separate units of study was done by advanced students or teachers of rural sociology, agricultural economics, or home economics, or by county home demonstration agents selected by the college or university cooperating. For most of these units of study the field workers were met by a representative of the Department of Agriculture at a central point within the State, usually at the State college or university, for a two-days' school of instruction in the methods of schedule taking. Through this interchange of experiences, the investigators were able to obtain more representative estimates with less difficulty than they might have obtained otherwise.

For example, an investigator of one of the first units of study soon learned that the home maker who could not recall the number of pounds of coffee used during the preceding year could tell readily how many weeks or days 1 pound of coffee lasted the family. Another investigator observed that purchases of articles of clothing for general wear, that is, work shoes, aprons, overalls, etc., were likely to be overlooked if not enumerated. These and other suggestions for obtaining the data and for checking the schedules for accuracy and omissions were made available to all the investigators through the two-days' instruction or training. Notwithstanding this training given to the investigators, approximately 5 per cent of schedules obtained were discarded from the tabulation because of omissions or apparent inaccuracies.

Data from the different localities were tabulated by the department in such way that the results from each separate unit of study make a definite contribution to the data already accumulated. Thus, comparisons between the different localities and the different States were made possible. Some of the results of the initial tabulations by the department have been made available through a series of preliminary reports on living conditions and family living in farm homes of selected localities.

Additional tabulations have been made and reports are being prepared by the institution cooperating in the collection of data in several cases. These tabulations will result in the publication of reports or bulletins by the respective State colleges or universities.

The detailed tabulation of the quantities and values of food, clothing, furnishings, and equipment, and fuel and other household supplies used by the families of the Ohio, Kentucky, Missouri, and Kansas units of study was made possible by the cooperation of the Farmer's Wife, St. Paul, Minn. This tabulation resulted in several preliminary reports issued jointly by the Bureau of Agriculture Economics and the Bureau of Home Economics. A more detailed and a more extensive tabulation of the data on food and clothing from all the schedules available is now being made by the Bureau of Home Economics.

LOCALITIES STUDIED

The economic level of farm business resources and of farm family living was the chief consideration in the selection of localities represented in this study. For the first attempt to define the farmer's standard of living, it seemed advisable to paint the economic picture neither too dark nor too light. In order to do this, it was essential to choose localities in which average farming conditions prevail. Localities with indications of extremely high or extremely low economic levels were avoided, with the exception of one or two cases where the economic level of the locality in question seemed to be about average for an entire county. Only white farm families are included in this study.

New Hampshire, Vermont, Massachusetts, Connecticut, Kentucky, South Carolina, Alabama, Missouri, Kansas, Iowa, and Ohio are the States in which the localities of the study are situated. The number of localities in the different States, as well as the number of families in the different localities varies from 1 locality of almost 400 families in Ohio to 8 localities of approximately 40 families each and 15 localities of 5 to 15 families each in Alabama.

Only one locality each was studied in New Hampshire, Vermont, and Connecticut. These localities, situated in Merrimack, Franklin, and New London Counties of the three States in the order named above, represent the types of farming most prevalent in New England dairy farming and general farming. One of the two localities studied in Massachusetts, that situated in Franklin County, is typical of dairy and general farming. The other locality, lying in Middlesex County, is typical of a region of more intensified farming, where the production of milk, poultry, vegetables, and fruits for roadside and city markets is important.

Localities chosen in Kentucky, South Carolina, and Alabama represent the types of farming predominant in the South. All homes studied in Kentucky are in one locality of Mason County, a region of general farming with tobacco as an important cash crop. Localities in South Carolina lie in Dillon, Clarendon, Hampton, Greenwood, and Newberry Counties. Localities in Alabama were confined largely to Pike, Coosa, Lee, Madison, Marion, Jefferson, Clay, and Baldwin Counties. The Jefferson County locality is characteristic of a rather specialized type of farming with milk, vegetables, and fruits for the markets of Birmingham as the main sources of family income.

Localities in Missouri, Kansas, Iowa, and Ohio are typical of the Central West where general farming prevails, with corn, small grains, hogs, and cattle as the principal products marketed. The Missouri localities are distributed among Lafayette, Clay, Saline, Calloway, Jackson, and Lincoln Counties. Riley, Pratt, Sedgwick, and Cherokee Counties were represented by the localities studied in Kansas. The Iowa localities were confined to Boone, Story, and Sac Counties. The Ohio study was limited to one locality in Delaware County.

The distribution of the localities among the different sections and the different States is shown in Figure 1.

Of the 2,886 farmers represented in all localities studied, 1,950 are owners, 867 are cash and share tenants including croppers, and 69 are hired men or managers. The number of cropper families is negligible, except in the localities of the Southern States. Some of the schedules from localities of these States failed to designate clearly whether the families represented should be classed as tenant or cropper. For these reasons the data for all cropper families were tabulated with the data for tenant families unless otherwise designated. Some of the owners were hiring additional land and a few were renting out some land to other operators. A few tenants owned land which they were leasing out or working in addition to that which they were renting.

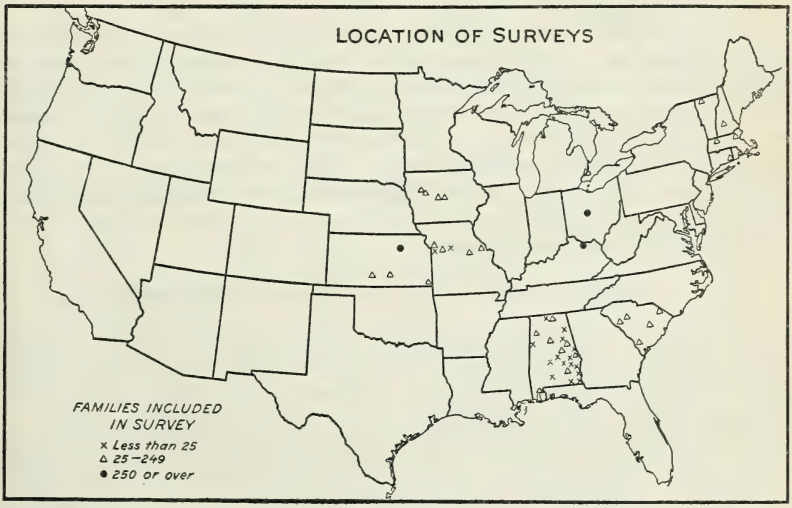

FIG. 1.—Localities from which the data in this bulletin were obtained

Size and value of farms as used throughout the summary cover the farm actually operated. The average size of farms was 147.5 acres for the 2,553 farms for which acres were reported, not including the farms worked by hired men. The 1,771 of those farms operated by owners averaged 152.8 acres in size, in comparison with 135.6 acres per farm for the 782 of these farms operated by tenants. The number of acres per farm for the farms worked by hired men or managers were not available for this tabulation.

The average value of the farms for which values were obtained, 1,797 in number, amounted to $13,788. Owner farms, 1,342 in number, averaged $14,035 in value, in comparison with $13,059 for 455 tenant farms. As with acres, values of farms worked by hired men were not included in this tabulation.

COMPOSITION OF FAMILIES AND HOUSEHOLDS

To avoid as much as possible the variations due to differences in the make-up of families or households, the study was limited to such families as had an adult man operating the farm and an adult woman as home maker. In most cases, operator and home maker were man and wife; but in some cases the husband was dead and an adult son, brother, or nephew operated the farm. Similarly, in some cases the wife was dead and an adult daughter, sister, or niece acted as home maker. There were also a few cases in which a farm owned or rented jointly by several brothers and sisters was operated by one of the brothers, while a sister acted as home maker. A few of the households included, in addition to the immediate family of the operator, another family related by marriage.

The "household," as here used, means all the persons sheltered in one dwelling and fed, usually, at a common table. The "family" includes parents and the sons and daughters who are at home or who, while away at school or elsewhere, are supported from the family purse. The household may include relatives, hired help, boarders, and others, in addition to the family. Relatives and others are taken into account in all costs when supported from a common income. When not supported from a common income, they are excluded under all except food and rental costs.

ADEQUACY OF THE FAMILY AS A UNIT OF COMPARISON

In most standard-of-living studies made in the past, neither household nor family, when as variable in make-up as the farm family, has been regarded as a satisfactory unit of comparison. The family has been pointed out as failing to take account of the fact that the number, sex, and age of individuals composing it make a difference in the needs for food, rent, clothes, and other economic goods. The term "family" makes no allowance for certain first costs, such as rental charge for use of the house, which must be borne by all families or households of two members. These first costs differ for the principal groups of economic goods, as do the relative demands made against them by the first, second, third, fourth, or other additional member of the family.

The widest variations due to varying composition of the family or household have been avoided in some standard-of-living studies by selecting the "standard" family; that is, the family consisting of husband, wife, and three children, the sex and age varying somewhat with the different investigators. This plan has received less consideration than have efforts to reduce families of varying composition to a common unit of comparison. The per capita unit, the adult-equivalent, the adult-male-equivalent, the ammain,[2] and the cost-consumption unit represent some of these efforts.

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[2] Derived from the term "adult male maintenance." A method of classifying families according to incomes in studies of disease prevalence, by E. Sydenstricker and W. I. King, U. S. Treasury Dept., Public Health Reports, Vol. 35, No. 48, pp. 2829–2846. 1920.

The per capita unit fails to take account of the variations in individual demands due to sex and age requirements. The adult-equivalent unit, which counts two children as equal in their requirements to one adult, ignores sex and accurate age requirements. This discrepancy has sometimes been partially removed through use of the adult-male-equivalent unit, which divides the children among several arbitrary age groups and apportions the allowance for each group in accordance with age.

The ammain unit or scale derived from the term "adult male maintenance" bases the total expenditure for all goods used by the separate members composing the family against the total cost of goods used by the male at the minimum of consumption, 23 to 26 years of age. The relative demands rated against the money value of all economic goods consumed by the male at this age—taken as unity or 1—are varied from 0.22 at the first year of age up to 1 at the twenty-third to twenty-sixth year of age and down to 0.74 at the eightieth year of age, for males; and from 0.22 at the first year of age up to 0.79 at the twenty-first to twenty-ninth year of age and down to 0.62 at the eightieth year of age for females. The ammain scale takes account of the variations in demands due to sex and age, but it makes no allowances for the different relative demands made by the third or fourth or other additional member of the family on any one of the principal groups of goods used.

The cost-consumption unit scale[3] attempts to account for this variation, in addition to all other variations, due to different number, sex, and ages of persons composing the family. The requirements of the adult male are taken as a unit for a given group of needs, and the scale which is set up measures the needs of individuals of different sex and age groups[4] in terms of this unit. The unit is termed a "cost-consumption unit." The number of units which represent the needs of a household in respect to food, clothing, or other goods is called the "household-size index" for that item; and the total expenditure for that item, divided by its household-size index, gives the "cost per cost-consumption unit," the figure by means of which different households may be compared with regard to any group of goods.

Careful consideration has been given to all the above units as bases of comparing the costs of living among families of different tenures, States, and regions of this study. The cost-consumption unit was tested as thoroughly as possible in the analysis of approximately 900 combined farm-business and family-living schedules for the relation of ability of the farmer to pay to the standard of living.[5] For general comparison of the standard of living of families of different groups the sum of costs per consumption unit, obtained by dividing the total cost of the different groups of goods per family by the household-size indexes, appeared to be not strikingly more effective than the total value of goods used per family. This may have been due in part, however, to the small number of records available for analysis.

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[3] FAMILY LIVING IN FARM HOMES, Dept. Bul. No. 1214. 1924.

[4] The age groupings for both sons and daughters are 5 years or less, 6 to 11 years, 12 to 14 years, 15 to 18 years, and 19 years or over. Points of division between the years are arbitrary and might be placed between other years.

[5] THE RELATION BETWEEN THE ABILITY TO PAY AND THE STANDARD OF LIVING AMONG FARMERS. Dept. Bul. No. 1382. 1925.

The limited time and means at hand would not permit of study and analysis sufficient to establish the applicability and the effectiveness of the cost-consumption unit scale to all of the records available. The family or household has been accepted as an adequate basis for comparisons in this study.

Owing to the exclusion of hired helpers, boarders, and occasionally relatives and others included in the household, the farm family is often smaller and of less variable make-up than the farm household. Variations in the average size of family for the different groups of homes studied, appear slightly less significant than corresponding variations in the average size of household. From a social and from an economic viewpoint, size of family seems to be as satisfactory as size of household as a basis for comparisons.

CLASSIFICATION OF GOODS USED

Many questions arise in connection with the classification of goods used by the farm family. In fact, no thoroughly satisfactory scheme of classification of goods consumed in the household in general has yet been devised. Practice is more or less uniform as regards food and clothing, although different investigators subdivide these headings differently. The items included under housing vary considerably, and those grouped as operation still more. Some authorities make a separate division for furnishings and equipment. Others consider that the more permanent articles, such as dining room or bedroom sets, belong under investment or housing, and that things more frequently renewed belong under operation. Personal goods are sometimes made to include those for the maintenance of health, and for various minor goods, such as stationery or toilet articles, otherwise placed under operating, clothing, or unclassified.

The goods which are most difficult to classify and on which opinion and practice are most divided are those for the less material needs. Various designations have been used for this group of goods, perhaps the most generally adopted being advancement. Here are usually found the items connected with school and college attendance; general self-improvement; physical and social recreation; religious, philanthropic, civic, and social organizations; attendance at lectures, concerts, games, and entertainments of various kinds; and travel for pleasure or personal improvement. Savings and the items concerning maintenance of health should also be placed here, according to some workers, although others prefer to keep these separate.

A further difficulty comes in connection with goods that serve a mixed or indefinite purpose. The cost of the telephone, for example, should usually be divided between the farm business and the home; but even as used for the home, it serves partly to carry on the business of the household and partly to keep up the social contacts of the family. Shall the household charges for it then be listed as operation expenses or advancement, or must one divide the cost between the two? In case of musical instruments, a piano seems to belong with furnishings; but how about a cornet? Some investigators tend to lump these under sundries, miscellaneous, or incidentals; but careful workers are inclined to distribute them as far as possible under more definite heads, so that the unclassifiable goods may represent a very small proportion of the total except in the case of some emergency.

In most cases, however, there are involved no principles so vital that the classification of the more doubtful goods in one way or another is a matter of great importance. The trouble comes from the fact that there is as yet no general agreement and consequently no assurance that the classifications used in various studies give really comparable results. The one used here has been arranged with two considerations in mind: Logical relation of the different kinds of goods used to the standard of living and the usage of other reliable workers. The classification used here makes possible comparisons of the values of goods filling specific needs or purposes and affords, through the distribution of the total value of goods among the principal groups of goods, a more satisfactory index than expenditures of the standard of living. The main groups of goods in this classification are shown in the following list, together with the subdivisions for the groups in which the usage is most varied:

CLASSIFICATION OF FAMILY GOODS USED IN THE TABULATION OF DATA FOR THIS STUDY

1. Food.
2. Clothing (costs include sewing, dry-cleaning, pressing, and shoe repairing).
3. Housing (costs include taxes, insurance, improvements, repairs and depreciation; 10 per cent of total value of house is used as annual cost of rent).
4. Furnishings and portable equipment (costs include repairs).
    - Bedding and household linens.
    - Cleaning equipment: Brooms, brushes, carpet sweepers, vacuum cleaners, etc.
    - Curtains, portieres, and window shades.
    - Floor coverings: Carpets, rugs, linoleum, etc.
    - Furniture: Beds, including springs and mattresses, chairs, tables, etc.
    - Gas engines (portable).
    - Kitchen utensils, including electrical appliances for cooking purposes, canning equipment, and the like.
    - Lamps, lamp chimneys, bulbs, etc.
    - Laundry equipment: Washing machines, wringers, irons, ironing boards, etc.
    - Musical instruments.
    - Pictures, vases, clocks, and ornaments.
    - Screens, shades (when not included under housing).
    - Sewing equipment: Machine, cutting table, dress form, etc.
    - Stoves and heaters.
    - Tableware: China, glass, silver, cutlery.
    - Tools (for household use only).
    - Trunks, suit cases, baby carriages, etc.
    - Wash bowls, basins, etc.
5. Operation.
    - Automobile (costs include license, tax, operation, repairs, and depreciation at 25, 15, 12, 12, 12, 12, and 12 per cent of the original cost according to the number of years which the car has been run, as 0, 1, 2, 3, 4, 5, 6, or more. After all costs are computed what appears a reasonable proportion of the total, say 25, 40, or 50 per cent, are attributed to household use; the cost of the car when used for vacation trips is computed separately and placed under advancement).
    - Fuel, including kerosene, gas, and electricity, for heat, light, and power.
    - Household labor (hired).
    - Ice and water (proportion of total cost chargeable to all household uses).
    - Insurance on furnishings and equipment.
    - Laundry work done outside.
    - Postage, stationery, express, freight, drayage.
    - Travel by bus, trolley, and train in connection with family and household business.
    - Supplies for cleaning, laundry, and miscellaneous purposes: Soap, matches, paper, tacks, etc.
    - Telephone (proportion of total cost chargeable to all houehold uses).

6. Maintenance of health.
    - Doctors', dentists', oculists', nurses', and hospital services.
    - Eyeglasses.
    - Medicines.
    - Travel to hospitals or for treatments.
7. Advancement.
    - Formal education.
    - Tuition and lessons.
    - Schoolbooks and supplies.
    - Lodging, board, necessary travel, and sundries at school or college.
    - Reading matter: Books other than schoolbooks, papers, and magazines.
    - Music: Sheet music, music books, phonograph records, etc.
    - Indoor games: Checkers, dominoes, etc.
    - Apparatus and supplies for amateur scientific work: Photography, radio, etc.
    - Physical recreation and sport: Athletic supplies, attendance at ball games, etc.
    - Church organizations, missions, and welfare work.
    - Social and educational organizations: Clubs, lodges, fraternal orders, etc.
    - Social gatherings: Dances, parties, picnics, fairs.
    - Concerts, lectures, theaters, and amateur performances.
    - Moving pictures.
    - Vacation and other pleasure trips (costs include special trips by automobile or other means of travel not necessary for the business of the household, and food and lodging specially provided for such trips).
8. Personal.
    - Services of barber and hair dresser, etc.
    - Candy, sodas, etc.
    - Gifts to family or friends.
    - Jewelry (costs include repairs).
    - Tobacco, pipes, etc.
    - Toilet articles, including toilet soap.
9. Insurance, life and health.
10. Unclassified: Exceptional items, emergencies, etc.

Explanation of several points, in connection with the use of this classification in tabulating the data for this study, is necessary. Foods as tabulated include meats, poultry, and dairy products, sirups, honey, flour, meal, vegetables, fruit, and nuts furnished by the farm valued at prices halfway between what they would have brought had they been sold and what they would have cost had they been purchased on the local market, in so far as these prices could be determined. They also include groceries and other food products purchased, at prices prevailing in the stores of the localities during the year of study.

Clothing values are arrived at by adding for each member of the family the costs as given by the home maker of the separate articles of clothing which had been purchased, except in a few cases where an estimate of total costs of clothing for the entire family was taken. Clothing includes a few gifts received by one or more members of several of the families. These gifts consist partly of used garments, which are valued at what they were considered worth in comparison with new garments of similar kinds. The value of articles of clothing made at home includes the costs of materials and of hired labor but not of labor given by regular members of the household. The value of time spent by women of the household in mending and laundering clothing is not included.

Arbitrary values placed on the farm houses, from which values rental charges for use of the houses were obtained, varied somewhat with the value of farm land in the different localities. As nearly as could be determined rental charges represent the actual value of the house for family living purposes regardless of what the house adds to the selling price of the farm.

Expenditures for furniture and furnishings represent the costs of articles purchased, and the cost of repairs on articles owned, during the year of study. Yearly depreciation on furnishings and equipment in the home are not taken into account.

Depreciation on the automobile is charged at 25, 15, 12, 12, 12, 12, and 12 per cent of the purchase price according to the number of years the car had been used, as 0, 1, 2, 3, 4, 5, 6 or more, at the time the schedules were taken, in order to avoid the task of placing an arbitrary value on the automobile, in each instance. This plan approximates the use of 15 per cent of an arbitrary value of the car for the year of study. Proportion of the total operation cost of the automobile for household use was estimated when the data were obtained.

Expenditures for life and health-insurance premiums were regarded by many persons interviewed as a type of savings. In some instances data were obtained on other types of savings, but too few cases of such savings were reported to give significant average. There was confusion among the different investigators and the different people giving the information as to what properly constitutes savings. Some thought that money put back into the farm business or into permanent improvements on the house should be classed as savings. Others thought that payments on debts contracted during years preceding the year of study might be regarded as savings. These different opinions of what savings should include appeared to be reflected in the estimates reported for savings. Consequently, the data available seemed too vague of definite meaning for tabulation.

VALUES OF GOODS USED

The average value of all goods used and the distribution of this value among the principal groups of goods, furnished by the farm and purchased, are given in Table 1. The distribution of the total value among the different groups of goods is shown most effectively in percentages that the values for these groups are of the total value of all goods. The average values of all goods furnished by the farm and purchased are designated also in percentages that these values are of the average value of all goods used. Similarly, the values of food and of fuel furnished by the farm and purchased are shown in percentages that these values are of the average value of all food and of all fuel used in the household. Because of lack of space, comparisons made throughout the bulletin are limited to the three groups of States designated as New England, Southern, and North Central. Comparisons by States may be made from Table 1.

TOTAL VALUE OF ALL GOODS

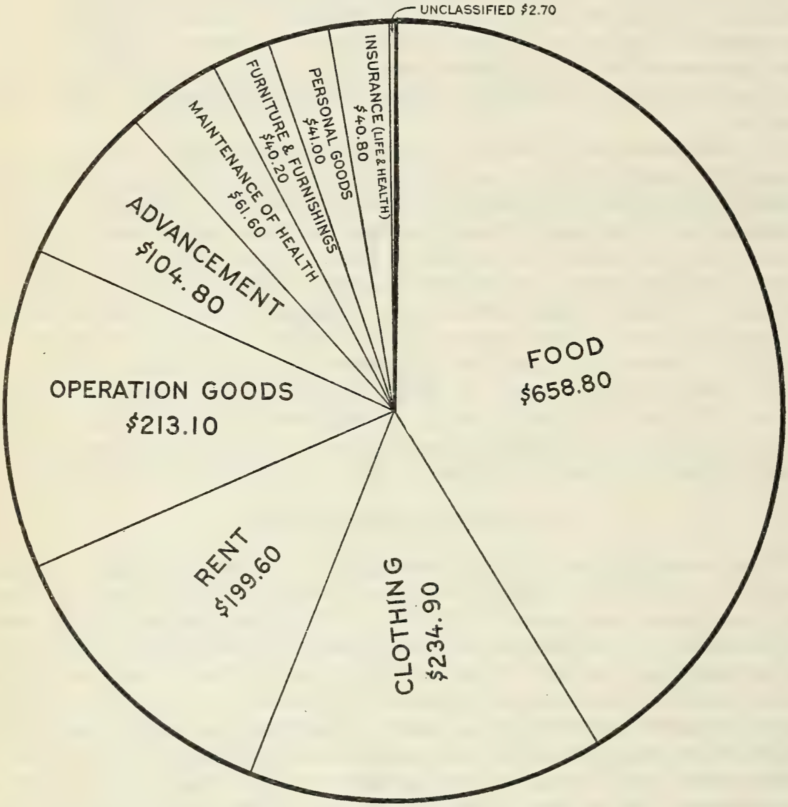
The average value of all goods for all tenures of all States appears to be $1,597.50 per family of 4.4 persons. (Table 1.) This average is approximately $100 lower than the average for the 317 families of the New England States, $1,692.20, and slightly lower than the average for the 1,439 families of the North Central States, $1,613.20.

It is almost $50 above the average for the 1,130 families of the Southern States, $1,551.

The total value of all goods used by the New England families is highest but the average size of these families is smallest. The average size of household for the New England States is about medium, however. No attempt will be made to account in full for the higher average value of goods reported as used by the New England families. The higher value of food is doubtless due in part to higher prices reported for many of the different kinds of foods furnished and purchased near the larger cities of the East. The higher value for fuel may be due in part to the use of more fuel and to the higher

DISTRIBUTION OF THE AVERAGE VALUE OF GOODS AMONG THE PRINCIPAL GROUPS OF GOODS, FURNISHED BY THE FARM AND PURCHASED, FOR HOUSEHOLD USE, DURING ONE YEAR

2,886 FARM HOMES OF SELECTED LOCALITIES IN 11 STATES
1922 - 1924



TOTAL VALUE OF ALL GOODS USED, $1,597.50
AVERAGE SIZE OF HOUSEHOLD, 4.8 PERSONS
AVERAGE SIZE OF FAMILY, 4.4 PERSONS

FIG. 2.—The value of food is approximately two-fifths, the value of clothing, rent, and operation goods approximately two-fifths, and the value of all other goods slightly less than one-fifth of the value of family living

prices reported for fuel whether furnished by the farm or purchased. Many factors must be given consideration in attempting to account for all variations in the values of all the principal groups of goods among the different sections and the different States. It is the purpose of this bulletin to define the average levels of living as found prevailing rather than to account for differences among these levels.

For all homes of the study $683.70 worth, or 42.8 per cent, of the total value of all goods were furnished by the farm. Farms of the New England States furnished $656.40 worth, or 38.8 per cent, of the total amount of goods; farms of the Southern States furnished $707 worth, or 45.6 per cent; and farms of the North Central States furnished $671.40 worth, or 41.6 per cent, of all goods used. Thus, the 1,130 families of the Southern States provided the lowest proportion of family living by direct purchase, the average values for purchased goods being $913.80 for all States, $1,035.80 for New England States, $844 for Southern States. and $941.80 for North Central States.

DISTRIBUTION OF THE VALUE OF GOODS ACCORDING TO USES

The average value of each of the principal groups of goods used appears in Table 1. The distribution of the average value of all goods among the principal groups of goods is shown graphically in Figure 2. These values are of interest from the standpoint of the actual and the relative amounts and the variety of all goods used.

FOOD

Food is by far the most important item of family living. As shown in Table 1, food had an average value of $658.80, amounting to 41.2 per cent of the value of all goods used. The average size of household, rather than the average size of family, should be noted in comparisons of values of foods for the several regions. It will be recalled that the household includes all the persons fed at the family table.

TABLE 1.—*The average value of goods used during one year and the distribution of this value among the principal groups of goods furnished by the farm and purchased, 2,886 farm families of selected localities of 11 States, 1922–1924*

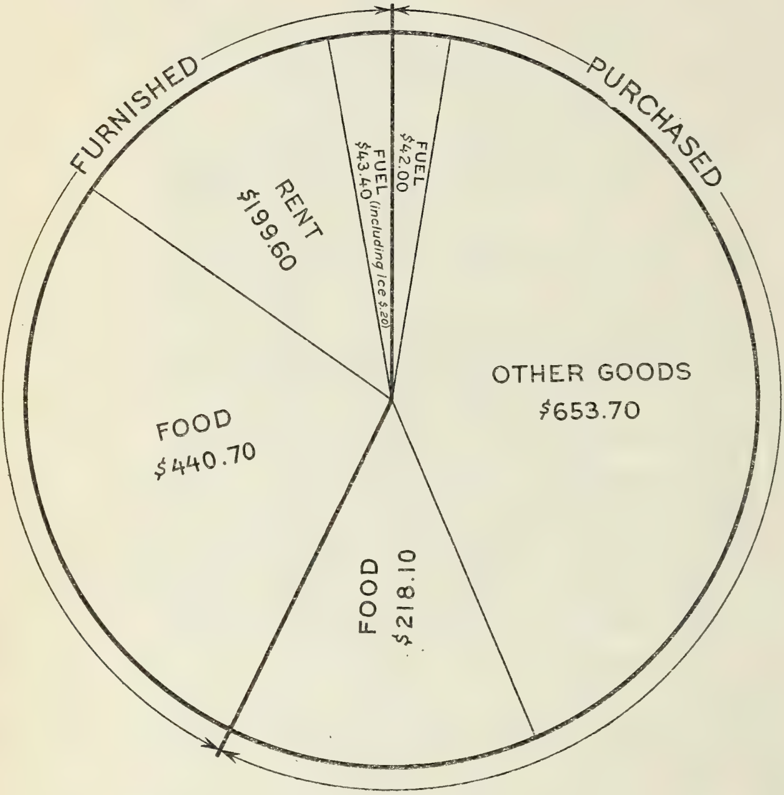
Tenure groups and States	Families studied	Size of—		All goods used			House rent furnished by farm	Food			Operation goods				Furniture and furnishings	Clothing	Maintenance of health	Advancement	Personal goods	Insurance, life and health	Unclassified
		Family	Household	Total	Furnished by farm	Purchased		Total	Furnished by farm	Purchased	Total	Fuel		Purchased							
												Total	Furnished by farm								
Owners, tenants, and hired men:	*Number*	*Persons*	*Persons*	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*
All States	2,886	4.4	4.8	1,597.50	683.70	913.80	199.60	658.80	440.70	218.10	213.10	85.20	43.20	42.00	40.20	234.90	61.60	104.80	41.00	40.80	2.70
New England States	317	4.0	4.7	1,692.20	656.40	1,035.80	204.10	707.30	350.10	357.20	255.30	139.20	100.70	38.50	35.80	221.00	61.30	117.90	50.90	35.70	2.90
New Hampshire	40	3.2	4.2	1,838.80	630.20	1,208.60	211.90	716.80	335.40	381.40	286.20	119.10	79.40	39.70	48.60	243.70	49.40	183.40	63.60	31.80	3.40
Vermont	86	4.3	5.0	1,553.20	695.40	857.80	188.20	679.90	400.00	279.90	253.50	126.60	104.40	22.20	21.50	178.30	59.60	85.50	44.20	36.90	5.60
Massachusetts	81	3.8	4.6	1,948.10	704.30	1,243.80	222.50	768.70	368.20	400.50	299.30	174.10	113.30	60.80	56.70	245.90	80.10	169.70	60.30	42.20	2.70
Connecticut	110	4.3	4.7	1,559.20	600.20	959.00	200.10	680.20	303.30	376.90	212.90	131.50	98.90	32.60	27.10	227.80	53.20	81.20	44.70	31.40	.60
Southern States	1,130	4.7	5.1	1,551.00	707.00	844.00	156.20	691.10	514.70	176.40	193.80	66.40	36.10	30.30	36.10	241.70	48.50	104.30	37.40	38.50	3.40
Kentucky	370	4.1	4.6	1,492.60	650.10	842.50	212.40	593.40	421.60	171.80	222.10	82.10	16.00	66.10	31.10	222.90	51.10	88.30	32.30	32.50	6.50
South Carolina	202	5.2	5.6	1,481.80	698.50	783.30	138.30	673.10	503.70	169.40	186.10	66.60	56.50	10.10	25.00	233.40	46.00	98.20	33.20	43.80	4.70
Alabama	558	4.9	5.3	1,614.80	747.80	867.00	125.30	762.40	580.40	182.00	177.90	56.00	42.10	13.90	43.50	257.20	47.60	117.10	42.20	40.70	.90
North Central States	1,439	4.3	4.6	1,613.20	671.40	941.80	232.80	622.60	402.50	220.10	219.00	88.00	36.10	51.90	44.30	232.50	72.10	102.30	11.80	43.70	2.10
Missouri	178	4.0	4.4	1,896.80	834.20	1,062.60	256.20	724.00	528.00	196.00	247.90	97.40	48.50	48.90	64.10	267.60	80.00	137.40	65.00	54.50	.10
Kansas	406	4.4	4.7	1,492.00	604.90	887.10	174.10	629.40	404.20	225.20	184.90	64.90	26.60	38.30	41.40	200.90	68.90	105.40	43.60	37.90	5.50
Iowa	472	4.4	4.8	1,669.20	692.80	976.40	256.20	621.70	399.90	221.80	235.60	93.10	36.70	56.40	35.00	242.50	85.20	107.90	26.60	58.20	.30
Ohio	383	4.1	4.3	1,540.80	639.80	901.00	255.30	569.60	345.70	223.90	221.10	101.10	38.80	62.30	49.60	237.50	55.60	75.70	47.90	26.70	1.80
Owners: All States	1,950	4.4	4.8	1,717.30	727.70	989.60	219.90	686.10	461.00	225.10	231.10	90.50	46.60	43.90	43.20	254.20	62.80	127.70	44.70	44.50	3.10
New England States	277	4.0	4.7	1,735.90	671.80	1,064.10	208.60	719.50	359.90	359.60	261.50	142.10	101.80	40.30	38.10	229.20	61.40	127.00	50.60	36.90	3.10
Southern States	792	4.6	5.1	1,713.00	762.70	950.30	179.50	728.00	545.10	182.90	220.60	70.50	38.10	32.40	41.40	267.00	51.10	132.40	42.10	47.20	3.70
North Central States	881	4.3	4.6	1,715.30	713.80	1,001.50	259.70	637.90	417.10	220.80	231.00	92.30	37.00	55.30	46.40	250.50	73.80	123.70	45.20	44.40	2.70
Tenants: All States	867	4.5	4.9	1,356.70	598.30	758.40	159.40	606.20	403.30	202.90	177.40	74.00	35.60	38.40	32.20	197.30	57.80	57.90	33.50	33.10	1.90
New England States	40	3.7	4.5	1,389.70	549.90	839.80	173.20	623.30	282.50	340.80	212.00	118.40	92.50	25.90	19.90	164.40	61.00	54.20	53.30	27.40	1.00
Southern States	320	5.0	5.3	1,176.60	580.80	595.80	103.00	607.60	447.00	160.60	131.70	56.30	30.80	25.50	23.50	184.20	41.60	38.10	26.10	17.90	2.90
North Central States	507	4.2	4.6	1,467.90	613.20	854.70	193.90	604.00	385.30	218.70	203.60	81.70	34.20	47.50	38.70	208.20	67.80	70.60	36.60	43.20	1.30
Hired men: All States	69	4.4	4.7	1,237.50	512.50	725.00	133.00	546.90	338.20	208.70	153.00	73.20	41.30	31.90	54.10	161.10	77.60	45.70	33.00	32.70	.40

PERCENTAGE DISTRIBUTION

				Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
Owners, tenants, and hired men: All States	2,886	4.4	4.8	100.0	42.8	57.2	12.5	41.2	66.9	33.1	13.3	5.3	50.7	49.3	2.5	14.7	3.8	6.6	2.6	2.6	0.2
New England States	317	4.0	4.7	100.0	38.8	61.2	12.0	41.8	49.5	50.5	15.1	8.2	72.3	27.7	2.1	13.1	3.6	7.0	3.0	2.1	.2
New Hampshire	40	3.2	4.2	100.0	34.3	65.7	11.5	39.0	46.8	53.2	15.6	6.5	66.7	33.3	2.6	13.3	2.7	10.0	3.5	1.7	.1
Vermont	86	4.3	5.0	100.0	44.8	55.2	12.1	43.8	58.8	41.2	16.3	8.2	82.5	17.5	1.4	11.5	3.8	5.5	2.8	2.4	.4
Massachusetts	81	3.8	4.6	100.0	36.1	63.9	11.4	39.5	47.9	52.1	15.4	8.9	65.1	34.9	2.9	12.6	4.1	8.7	3.1	2.2	.1
Connecticut	110	4.3	4.7	100.0	38.5	61.5	12.8	43.6	44.6	55.4	13.7	8.4	75.2	24.8	1.8	14.6	3.4	5.2	2.9	2.0	.0
Southern States	1,130	4.7	5.1	100.0	45.6	54.4	10.1	44.6	74.5	25.5	12.5	4.3	54.4	45.6	2.3	15.6	3.1	6.7	2.4	2.5	.2
Kentucky	370	4.1	4.6	100.0	43.6	56.4	14.3	39.8	71.0	29.0	14.9	5.5	19.5	80.5	2.1	14.9	3.4	5.9	2.2	2.2	.4
South Carolina	202	5.2	5.6	100.0	47.1	52.9	9.3	45.4	74.8	25.2	12.6	4.5	84.8	15.2	1.7	15.7	3.1	6.6	2.3	3.0	.3
Alabama	558	4.9	5.3	100.0	46.3	53.7	7.8	47.2	76.1	23.9	11.0	3.5	75.2	24.8	2.7	15.9	2.9	7.3	2.6	2.5	.1
North Central States	1,439	4.3	4.6	100.0	41.6	58.4	14.4	38.6	64.6	35.4	13.6	5.5	41.0	59.0	2.7	14.4	4.5	6.4	2.6	2.7	.1
Missouri	178	4.0	4.4	100.0	43.9	56.1	13.5	38.2	72.9	27.1	13.1	5.2	49.8	50.2	3.4	14.1	4.2	7.2	3.4	2.9	.0
Kansas	406	4.4	4.7	100.0	40.5	59.5	11.7	42.2	64.2	35.8	12.4	4.4	41.0	59.0	2.8	13.5	4.6	7.1	2.9	2.5	.3
Iowa	472	4.4	4.8	100.0	41.5	58.5	15.3	37.3	64.3	35.7	14.1	5.6	39.4	60.6	2.1	14.5	5.1	6.5	1.6	3.5	.0
Ohio	383	4.1	4.3	100.0	41.5	58.5	16.6	37.0	60.7	39.3	14.4	6.5	38.4	61.6	3.2	15.4	3.6	4.9	3.1	1.7	.1
Owners: All States	1,950	4.4	4.8	100.0	42.4	57.6	12.8	39.9	67.2	32.8	13.5	5.3	51.5	48.5	2.5	14.8	3.7	7.4	2.6	2.6	.2
New England States	277	4.0	4.7	100.0	38.7	61.3	12.0	41.5	50.0	50.0	15.1	8.2	71.6	28.4	2.2	13.2	3.5	7.3	2.9	2.1	.2
Southern States	792	4.6	5.1	100.0	44.5	55.5	10.5	42.5	74.9	25.1	12.9	4.1	54.0	46.0	2.4	15.6	3.0	7.7	2.5	2.7	.2
North Central States	881	4.3	4.6	100.0	41.6	58.4	15.1	37.2	65.4	34.6	13.5	5.4	40.1	59.9	2.7	14.6	4.3	7.2	2.6	2.6	.2
Tenants: All States	867	4.5	4.9	100.0	44.1	55.9	11.7	44.7	66.5	33.5	13.1	5.5	48.1	51.9	2.4	14.5	4.3	4.3	2.5	2.4	.1
New England States	40	3.7	4.5	100.0	39.6	60.4	12.5	44.9	45.3	54.7	15.2	8.2	78.1	21.9	1.4	11.8	4.4	3.9	3.8	2.0	.1
Southern States	320	5.0	5.3	100.0	49.4	50.6	8.8	51.6	73.6	26.4	11.2	4.8	54.7	45.3	2.0	15.7	3.5	3.2	2.2	1.5	.3
North Central States	507	4.2	4.6	100.0	41.8	58.2	13.2	41.2	63.8	36.2	13.9	5.6	41.9	58.1	2.6	14.2	4.6	4.8	2.5	2.9	.1
Hired men: All States	69	4.4	4.7	100.0	41.4	58.6	10.7	44.2	61.8	38.2	12.4	5.9	56.4	43.6	4.4	13.0	6.3	3.7	2.7	2.6	.0

For all families of the study, approximately two-thirds of all food used was furnished by the farm. The percentage of the total amount of food as well as the percentages of fuel and of all goods furnished by the farm are shown clearly in Figure 3. The percentages of the total, as well as the average amounts furnished, varied from 49.5 per cent, or $350.10 worth for the New England States, to 74.5 per cent, or $514.70 worth for the Southern States.

AVERAGE VALUE OF GOODS FURNISHED BY THE FARM
AND PURCHASED FOR HOUSEHOLD USE
DURING ONE YEAR
2,886 FARM HOMES OF SELECTED LOCALITIES IN 11 STATES
1922 - 1924



PURCHASED $913.80
FURNISHED BY FARM $683.70
AVERAGE SIZE OF HOUSEHOLD, 4.8 PERSONS
AVERAGE SIZE OF FAMILY, 4.4 PERSONS

FIG. 3.—The value of food furnished is more than twice the value of rent and almost twice the value of both rent and fuel. The value of fuel purchased is less than one-fourth of the value of all goods purchased

Data gathered for this study include the quantities as well as the values of the different kinds of foods, such as milk, butter, poultry products, meats, vegetables, fruits, and groceries. From these data the adequacy of the diet of farm families is being calculated by the Bureau of Home Economics, United States Department of Agriculture.

CLOTHING

The average expenditure for clothing per family for all families of the study was $234.90, or 14.7 per cent of the average value of all goods used. The expenditure for clothing and the percentage that this expenditure is of the value of all family living varies from $221, or 13.1 per cent in New England, to $241.70, or 15.6 per cent, in the Southern States.

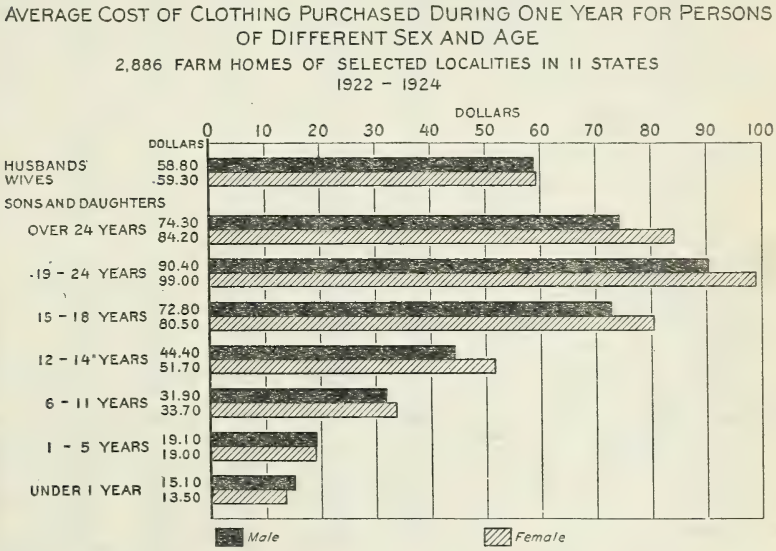


FIG. 4.—Average annual costs of clothing for husbands and wives are about equal. Sons of the higher age groups are clothed at lower costs than are daughters

The cost of clothing for each member of the family at home was listed separately when the data were obtained, so that the expenditures for persons of different sex and age could be determined. These average expenditures by sex and age groups, practically the same as those designated on page 9, are given in Table 2 and shown graphically in Figure 4. With regard to clothing costs, these age groups are based upon the ages at which the demands for clothing tend to change most markedly, as indicated by analysis so far made of expenditures reported per person as influenced probably by such factors as entrance to grammar school, high school or college, choice of occupation, extent of social life, and preparation for marriage. The further analyses of clothing needs and costs now being made by the Bureau of Home Economics may lead to a revision of these age groups, which as yet are somewhat arbitrary and only tentative.

TABLE 2.—*Average cost of clothing per person purchased in one year, by sex and age groups, 2,886 farm families of selected localities in 11 States, 1922 to 1924*

Age group	Male			Female		
	Number	Average cost	Relative cost; average for husband, 100	Number	Average cost	Relative cost; average for wife, 100
Owners, tenants, and hired men, all States:			*Per cent*			*Per cent*
Husbands-wives	2, 778	$58. 8	100	2, 839	$59. 3	100
Sons and daughters—						
Over 24 years	242	74. 3	126	186	84. 2	142
19–24 years	476	90. 4	154	325	99. 0	167
15–18 years	616	72. 8	124	540	80. 5	136
12–14 years	477	44. 4	76	483	51. 7	87
6–11 years	939	31. 9	54	958	33. 7	57
1–5 years	729	19. 1	32	698	19. 0	32
Below 1 year	106	15. 1	26	108	13. 5	23
New England States:						
Husbands-wives	308	56. 7	100	313	63. 7	100
Sons and daughters—						
Over 24 years	21	46. 8	83	9	93. 7	147
19–24 years	47	70. 4	124	24	112. 8	177
15–18 years	62	88. 2	156	42	80. 9	127
12–14 years	50	45. 9	81	47	58. 5	92
6–11 years	88	31. 0	55	74	39. 3	62
1–5 years	54	22. 2	39	67	19. 8	31
Below 1 year	14	14. 8	26	13	12. 7	20
Southern States:						
Husbands-wives	1, 085	54. 8	100	1, 122	53. 9	100
Sons and daughters—						
Over 24 years	145	75. 6	138	120	73. 9	137
19–24 years	226	87. 7	160	190	95. 2	177
15–18 years	281	65. 5	120	280	79. 1	147
12–14 years	215	38. 7	71	200	45. 5	84
6–11 years	423	27. 0	49	410	29. 4	55
1–5 years	314	16. 3	30	284	17. 2	32
Below 1 year	26	13. 3	24	46	13. 6	25
North Central States:						
Husbands-wives	1, 385	62. 4	100	1, 404	62. 8	100
Sons and daughters—						
Over 24 years	76	79. 4	127	57	104. 2	166
19–24 years	203	98. 0	157	111	102. 6	163
15–18 years	273	76. 7	123	218	82. 2	131
12–14 years	212	49. 9	80	236	55. 7	89
6–11 years	428	37. 0	59	474	36. 5	58
1–5 years	361	21. 1	34	347	20. 4	33
Below 1 year	66	15. 8	25	49	13. 6	22

Some of the more noteworthy points brought out by Table 2 are that sex made practically no difference in the cost of clothing either among the heads of families or among children less than 12 years of age. Daughters of the more advanced age groups, over 24 years, 19 to 24 years, 15 to 18 years, and 12 to 14 years, and 6 to 11 years of age are clothed at higher average costs than are sons of corresponding age groups except daughters over 24 years of age in the Southern States. The average costs of clothing for both sons and daughters of the advanced age groups, over 24 years, 19 to 24 years, and 15 to 18 years, are considerably above the averages for male and female heads of families. Relatively the average costs for sons of these age groups are 1.26, 1.54, and 1.24 times as high as the average cost for male heads of families. Similarly, the average cost for daughters are 1.42, 1.67, and 1.36 times higher than the average costs for female heads of the families. Comparisons of clothing costs by sex and age groups for the several sections of the study may be made, if desired, from Table 2 and Figure 4.

The data presented in Table 2 carry no suggestion as to the number of articles, the variety or kinds, or the quality of clothing used by the different farm families. They take no account of the adequacy of the clothing; that is, the warmth and comfort which it provides, or the satisfaction with which it permits the members of the farm family to appear in public groups or social circles. Further analysis of the original clothing data is being made by the Bureau of Home Economics.

HOUSE RENT

Rental charge for use of the farmhouse for all families studied amounts to $199.60 per family or 12.5 per cent of the total value of family living. Size of the house, extent of modern equipment or modern improvements, and condition or state of repair were considered in arriving at the arbitrary values from which the rental figures were taken. Size of the house by number of rooms is given, with the numbers and percentages of homes modern, partially modern, and not modern, in Table 3.

TABLE 3.—*Average number of rooms per household, and extent of modern equipment, 2,886 farm homes of selected localities in 11 States*

Tenure groups and States	Homes studied	Size of household	Rooms per household		Extent of modern equipment					
			All rooms	Bedrooms	Completely modern		Partially modern		Not modern	
Owners, tenants, and hired men:	*Number*	*Persons*	*Number*	*Number*	*Number*	*Per cent* [1]	*Number*	*Per cent* [1]	*Number*	*Per cent* [1]
All States	[2] 2,886	4.8	6.8	[3] [4] 3.3	164	5.7	597	20.8	2,104	73.5
New England	317	4.7	9.6	[3] 4.5	28	8.8	160	50.5	129	40.7
Southern	1,130	5.1	5.9	[4] 3.0	19	1.7	166	14.7	945	83.6
North Central	[4] 1,439	4.6	6.9	3.3	117	8.3	271	19.1	1,030	72.6
Owners:										
All States	1,950	4.8	7.1	[3] [4] 3.4	141	7.2	481	24.7	1,328	68.1
New England	277	4.7	9.6	[3] [4] 4.6	27	9.7	139	50.2	111	40.1
Southern	792	5.1	6.2	[4] 3.2	18	2.3	148	18.7	626	79.0
North Central	881	4.6	7.0	3.4	96	10.9	194	22.0	591	67.1
Tenants:										
All States	867	4.9	6.3	[3] 3.0	21	2.4	111	12.8	735	84.8
New England	40	4.5	9.3	[3] 4.0	1	2.5	21	52.5	18	45.0
Southern	320	5.3	5.2	[4] 2.6	1	.3	17	5.3	302	94.4
North Central	507	4.6	6.8	3.1	19	3.7	73	14.4	415	81.9
Hired men:										
All States	[2] 69	4.7	6.1	[4] 2.9	2	4.2	5	10.4	41	85.4

[1] Percentages of numbers for which information was tabulated.

[2] Excluding under "Extent of modern equipment" the 21 hired-men families of Iowa for which this information was not tabulated.

[3] Excluding all homes in Massachusetts and Connecticut. Number of bedrooms was not available.

[4] Excluding all homes in Kentucky. Number of bedrooms was not tabulated.

For all homes an average of 6.8 rooms per family or household, excluding bathroom, pantry, halls, and closets, was reported. This average divided by the average size of household gives approximately 1.4 rooms per person. Houses occupied by the New England families were largest, 9.6 rooms per household, in comparison with 5.9 rooms per household for the Southern States and 6.9 rooms per household for the North Central States. The average number of rooms per house divided by the average size of household gives 2 rooms, 1.2 rooms, and 1.5 rooms per person for the three sections in the order named above.

Allowance should be made in comparisons of the above averages for rooms reported as not furnished for living purposes by some of the families represented in the study. The number of families reporting rooms not furnished for use varied with different sections and were lacking for several of the localities, but those data available suggest that the number of rooms not used might average about 2 rooms per household for the New England families and about 0.5 of a room per household for the southern and the north central families.

With the allowance for rooms not used taken into account, there is little or no suggestion of overcrowding among the families studied, except possibly the southern families, as the term "overcrowded" is used in housing legislation. Usually an average of one room per person, exclusive of bath, is regarded as the minimum requirement consistent with health and decency.[6]

The average number of bedrooms furnished for use for those families reporting, Table 3, amounted to 3.3 rooms per household, but wide variations between the sections are evident. The average number of the furnished bedrooms actually used for sleeping purposes by members of the household could not be determined from the data available.

Slightly more than a twentieth of all the homes reporting were completely modern; that is, fitted with central heating and central lighting systems, running water, kitchen sink, bathroom (equipped with stationary tub and bowl), indoor toilet, and sewage disposal. About a fifth of the homes were partially modern; that is, fitted with a part of the improvements named. Almost three-fourths of the homes have none of the modern improvements mentioned above. As with the average number of rooms per house, wide differences are evident.

None of the factors considered—value, number of rooms, or extent of modern improvements—are regarded as complete measures of the adequacy of the farm house for family living purposes. They give little indication of floor space, window space for light and ventilation, convenient arrangement, or the extent to which the kitchen and other rooms may have been used at times for farm business purposes.

More detailed studies of the construction, arrangement, balance of equipment and furnishings, and finally exterior appearance and surroundings of farm houses are needed. More consideration can well be given to the farm house which must serve as the place of preparing food, eating, sleeping and resting, and developing home life.

FURNITURE AND FURNISHINGS

For all families the average value of furniture and household furnishings purchased during the year amounted to $40.20 per family. Only slight differences for the three sections are evident, and for all families this expenditure is 2.5 per cent of the average value of all goods.

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[6] MINIMUM QUANTITY BUDGET NECESSARY TO MAINTAIN A WORKER'S FAMILY OF FIVE IN HEALTH AND DECENCY. Bur. Applied Economics Bulletin 7. 1920. Washington, D. C.

It should be noted that approximately 9 per cent of the 2,886 farm families, 265 in number, reported no expenditures for furniture and furnishings. Of the 2,621 families which reported expenditures for this purpose 295 were in the New England States, 1,022 were in the Southern States and 1,304 were in the North Central States.

The summary and analysis of inventory lists of the different items of furniture, bedding, draperies, ornaments, cleaning and cooking equipment, and tableware owned would give some indication of the comfort and satisfaction the farm family gets from its home. Unfortunately such lists were obtained from only a few of the families here represented. The nearest approach to this would be a summary of the expenditures per family per year for furniture and furnishings item by item. This summary has been made for four of the States included in the study and a preliminary report embodying the results has been issued.

OPERATION GOODS

The average value of operation goods, amounting to $213.10 is 13.3 per cent of the value of all goods used. The value of operation goods and the proportion that the value of operation goods is of the value of all goods are highest with the New England families.

A considerable part of the higher average value of operation goods in New England homes is due to the higher average value of fuel furnished by the farm, which in turn may be due to larger quantities of fuel consumed and to higher prices per unit reported for fuel.

The average expenditures for the principal kinds of operation goods are given in Table 4. The values of furnished and purchased fuel are repeated in this table in order that comparisons of the values of the different kinds of goods may be made more readily.

TABLE 4.—*Average value per family of different kinds of operation goods used during one year, 2,886 farm families of selected localities of 11 States, 1922–1924, owners, tenants, and hired men*

	All States, 2, 886 families	New England States, 317 families	Southern States, 1, 130 families	North Central States, 1, 439 families
Operation goods, total	$213. 10	$255. 30	$193. 80	$219. 00
Fuel:				
Furnished by the farm	43. 20	100. 60	36. 10	36. 10
Purchased	42. 00	38. 50	30. 30	51. 90
Hired help	12. 40	10. 70	16. 80	9. 30
Household supplies	8. 30	11. 90	7. 50	8. 30
Laundry outside	6. 50	8. 80	9. 50	3. 70
Automobile	79. 70	56. 90	68. 70	93. 30
Horse and buggy	8. 70	5. 60	15. 70	4. 00
Car fare	1. 20	1. 70	. 50	1. 70
Telephone	4. 40	9. 50	2. 10	5. 00
Postage, express and freight	3. 00	4. 10	3. 10	2. 60
Insurance on furniture and equipment	1. 20	3. 60	1. 10	. 80
Ice [1] and charge for city water	2. 50	3. 40	2. 40	2. 30

[1] Includes ice furnished by the farm in some of the homes of the New England and the North Central States (averaging $0.20 per family). Charge for city water is for several homes situated adjacent to village or city water supply.

One of the most noteworthy points brought out by Table 4 is that the use of the automobile (for household purposes), $79.70, represents an annual cost which approaches closely the cost of fuel, $85.20. The average cost of the use of the automobile per family varies from

$56.90 in the New England States to $68.70 in the Southern States and to $93.30 in the North Central States. It should be noted that these costs are averages for all families in each section and therefore do not represent the actual cost of use of the car (for household purposes) since not all the families reported use of the cars. Of the 317 families of New England, 167, or 52.7 per cent, reported the ownership and use of an automobile. For the 167 families owning and using cars the expenditures amounted to $108 per family. Of the 1,130 Southern families, 611, or 54.1 per cent, reported the use of automobiles, for which families the expenditures for the car amounted to $127. Of the 1,439 families of the North Central States, 1,126, or 78.2 per cent, were using automobiles for household purposes. For these 1,126 families the costs of the car attributable to household use averaged $119.

Another noteworthy point brought out in Table 4 is the small average expenditure for the use of horse and buggy for household purposes, $8.70 per family. This average varies widely for the three sections. Less than one-sixth of all families reported the use of horse and buggy. Of the 458[7] families reporting expenditures for this purpose 50 were from New England States, 332 were from Southern States, and 76 were from the North Central States.

Southern families had the highest average expenditures paid for household labor employed, $16.80 per family, the average expenditures for this purpose for all States amounting to $12.40 per family. Similarly, southern families had the highest expenditure for laundry sent out, $9.50 per family. This is only slightly higher than for New England families, but it is more than twice as high as for families of the North Central States, $3.70 per family.

Additional comparisons of these expenditures for the other principal kinds of operation goods may be made from Table 4.

HEALTH

Expenditures for the maintenance of health averaged $61.60 per family, 3.8 per cent of the value of all goods used. The average expenditure for this group of goods is highest with the North Central States. More than a tenth of the 2,886 families, 303 in number, reported no expenditures for the maintenance of health. Of these families, 33 were in the New England States, 142 were in the Southern States, and 128 were in the North Central States.

The average expenditure for the maintenance of health gives no indication of the extent of serious or minor illness prevalent in the homes of the study. Many families reported no expenditures for medicines or doctors', dentists', or nurses' services. On the other hand several families reported extremely heavy expenditures for major operations or for extended care and attention from a doctor or a nurse at home or in a hospital.

ADVANCEMENT GOODS

The average value of goods for advancement purposes amounts to $104.80 per family and constitutes 6.6 per cent of the value of all family living. Advancement goods average slightly more for the

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[7] No use of horse and buggy for family living purposes was reported for Iowa localities and only one case of use was reported for the Ohio locality. This item may have been overlooked in some instances in these two States, which were among the first studies made.

New England families, than for the southern or north central families. Only 16 of the 2,886 families reported no expenditures for advancement goods.

Because of the many kinds and varieties of advancement goods, the range of expenditures here was broad, varying somewhat with the number of sons and daughters attending school and college. Occasionally an extended vacation or trip by automobile or train increased the costs classified in this group. The distribution of the average expenditures for advancement among the principal kinds of goods is evident from Table 5.

TABLE 5.—*Average value per family of the different kinds of advancement goods used during one year, 2,886 farm families of selected localities of 11 States, 1922–1924, owners, tenants, and hired men*

	All States, 2, 886 families	New England States, 317 families	Southern States, 1, 130 families	North Central States, 1, 439 families
Advancement goods	$104. 80	$117. 90	$104. 30	$102. 30
Formal education	37. 90	42. 60	46. 00	30. 50
Reading matter	11. 20	11. 70	8. 20	13. 40
Organization dues	3. 90	6. 00	1. 90	5. 10
Church, Sunday school, and missions	28. 20	26. 60	29. 10	27. 90
Red Cross and other welfare	1. 10	1. 70	1. 10	1. 00
Recreation	22. 50	29. 30	18. 00	24. 40

The largest item of expenditure under advancement is for formal education, $37.90 per family for all families, which includes money spent for lessons, school books, and supplies in the elementary schools and tuition, books, board and lodging, and miscellaneous purposes at high schools or colleges. School taxes are not included. The southern families spent the most for formal education.

Next to the expenditure for formal education, the largest item under advancement is the contribution to the church, including Sunday school and missionary offerings, averaging $28.20 per family. It is interesting to note the very small differences in the averages of church contributions for the three sections.

It should be noted that approximately a fifth of the families, 603 in number, reported no expenditure for church work in any form. Of the 2,283 families reporting expenditures for this purpose, 239 were in the New England group, 966 in the southern group, and 1,078 in the north central group. Thus, for the families reporting, the average expenditures per family for church purposes are approximately $35, $34, and $37 for the three groups of States in the order named.

The next largest item of expenditure under advancement is for recreation, $22.50 per family. The average expenditure for this item varies considerably with the three sections.

The average cost of reading matter, including newspapers, farm journals, general magazines, and books not for school purposes, is $11.20 per family. Families of the North Central States spent most for this purpose. Less than 7 per cent, 199 of the 2,886 families reported no expenditure for reading matter. Of these, 19 were in the New England States, 155 in the Southern States, and 25 in the North Central States.

The average expenditures for the remaining kinds of advancement goods, much less significant than those discussed, may be studied as desired from Table 5. With all advancement goods, expenditures may carry little indication of the social or the spiritual satisfactions which these expenditures make available to the family.

PERSONAL GOODS

The average value of goods for personal uses amounting to $41 per family is 2.6 per cent of the value of all family living. Considerable variation in expenditures for this purpose, for the three sections is apparent. There were 134 families which reported no expenditures for personal goods. Of these, 28 were in the New England States, 32 in the Southern States and 74 in the North Central States. The expenditures for the several kinds of personal goods are shown by sections in Table 6.

TABLE 6.—*Average value per family of the different kinds of personal goods used during one year, 2,886 farm families of selected localities in 11 States, 1922–1924, owners, tenants, and hired men*

	All States, 2,886 families	New England States, 317 families	Southern States, 1,130 families	North Central States, 1,439 families
Personal goods	$41.00	$50.90	$37.40	$41.80
Gifts	14.50	19.70	9.40	17.30
Jewelry	1.20	3.30	1.30	.80
Toilet articles, etc	9.40	9.20	8.00	10.70
Candy, sodas, etc	4.30	5.40	4.10	4.30
Tobacco, pipes, etc	11.60	13.30	14.60	8.70

INSURANCE, LIFE, AND HEALTH

The average expenditure for premiums on life and health insurance, life insurance primarily, $40.80 per family, is slightly less than the average expenditure for personal goods. Money spent for insurance is highest in the North Central States. Approximately 55 per cent of all families reported no expenditure for insurance. Of the 1,305 families reporting expenditures for this purpose 145 were New England families, 465 were southern families, and 695 were north central families.

UNCLASSIFIED

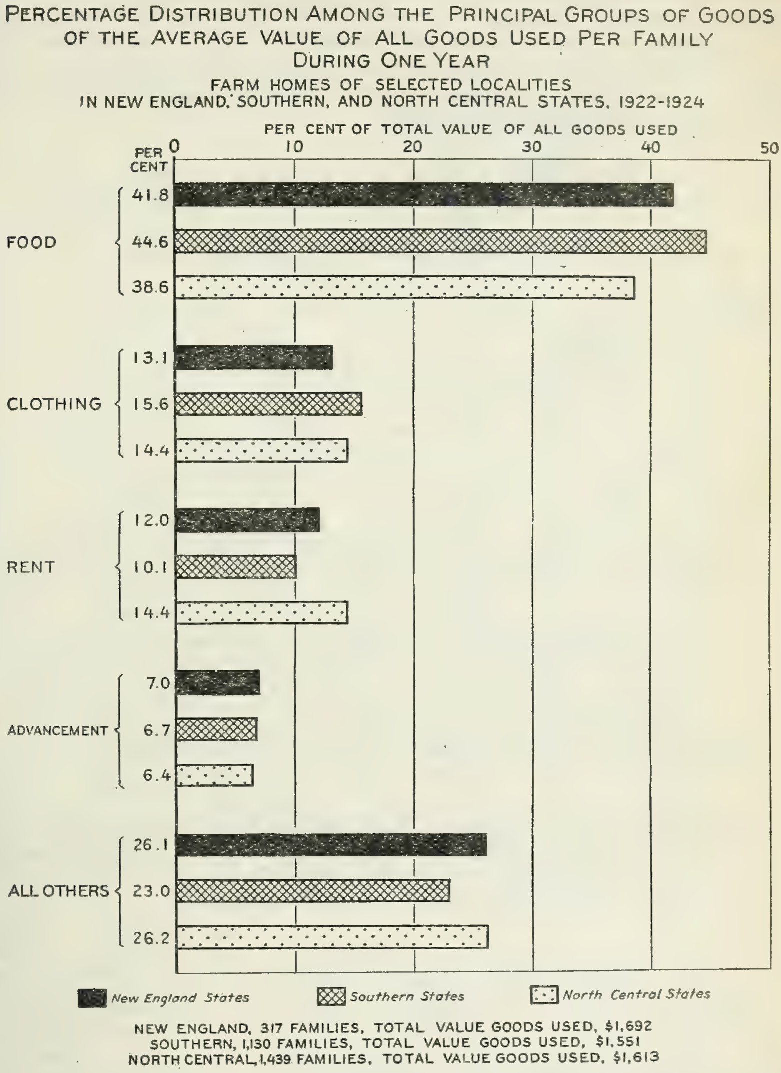
Only a small percentage of the schedules carried expenditures for goods not readily classified. The average amount of money spent per family for unclassified goods amounted to only $2.70 per family, or 0.2 per cent of the value of all goods used.

GRAPHIC COMPARISONS

Further comparisons of the principal groups of goods, food, clothing, rent, and all others may be made from the graphic presentation of data in Figure 5.

DISTRIBUTION OF THE AVERAGE VALUES OF GOODS BY TOTAL VALUE GROUPS

The distribution of the average values of goods for ten $300 total value or income groups is shown in Table 7. These total value groups range from less than $600 to $3,000 and over, and the averages have been obtained for each of 10 groups. The percentages that the average value of the principal groups of goods are of the average value of all goods for each $300 group have been determined. Similarly, the percentage that the average values of all goods and of foods furnished by the farm are of all goods and all food used have been ascertained and are shown in Table 7 and again in graphic form in Figure 6.


PERCENTAGE DISTRIBUTION AMONG THE PRINCIPAL GROUPS OF GOODS OF THE AVERAGE VALUE OF ALL GOODS USED PER FAMILY DURING ONE YEAR

FARM HOMES OF SELECTED LOCALITIES IN NEW ENGLAND, SOUTHERN, AND NORTH CENTRAL STATES, 1922-1924

NEW ENGLAND, 317 FAMILIES, TOTAL VALUE GOODS USED, $1,692
SOUTHERN, 1,130 FAMILIES, TOTAL VALUE GOODS USED, $1,551
NORTH CENTRAL, 1,439 FAMILIES, TOTAL VALUE GOODS USED, $1,613

FIG. 5.—The percentages that the values of food and clothing form of the value of all goods are highest in the Southern States. Obversely, the percentages that the value of rent and all other goods form of the value of all goods are lowest in the Southern States

One of the more noteworthy points brought out in Table 7 is that the proportion of the total value of goods devoted to food decreases from 54.4 per cent to 30.7 per cent as the average total value rises from $486.10 to $3,778.60 per family. On the other hand, the proportion for clothing increases regularly from 11.6 per cent to 16.4 per cent with the increased value of all goods used. Similarly, the proportion devoted to advancement goods increases from 1.9 per cent to 13.4 per cent. The proportions for the maintenance of health and for insurance increase somewhat irregularly. The proportions for rent, furniture and furnishings, personal goods, and unclassified goods remain about the same or vary without regard to the rise in the average value of all goods used.

DISTRIBUTION OF THE AVERAGE VALUES OF GOODS AMONG THE PRINCIPAL GROUPS OF GOODS, BY INCREASE IN THE AVERAGE VALUE OF ALL GOODS USED, DURING ONE YEAR

2,886 FARM FAMILIES OF SELECTED LOCALITIES OF THE UNITED STATES, 1922-'24
Owners and Tenants, Including Hired Men

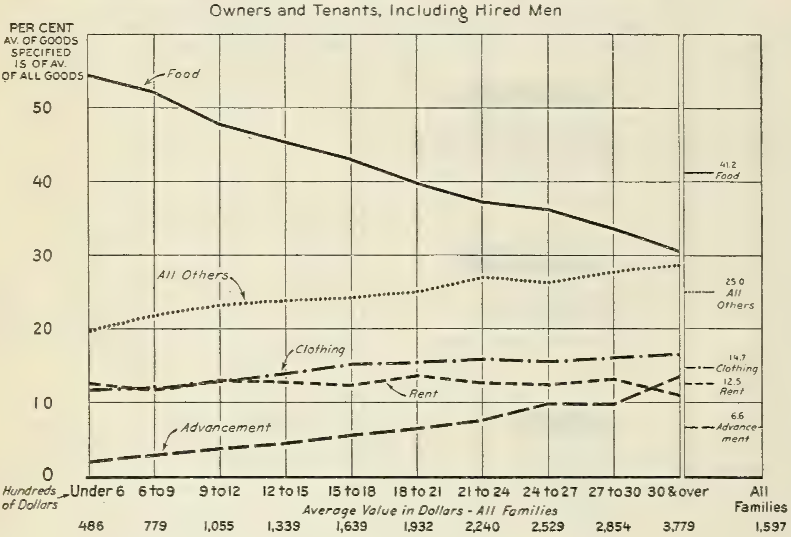


FIG. 6.—The percentage that the value of food forms of the value of all goods decreases from over 54 per cent to almost 31 per cent, with an increase of approximately $3,000 in the value of all goods used, on an average. Obversely, the percentages that the values of clothing, advancement, and all other goods form increase, although less markedly. The percentage that the value of rent forms of the total value of all goods remains almost stationary with increased value of all goods used

The proportion of all family living provided by direct purchase shows a marked and rather regular increase from 44.4 to 68.3 per cent with the rise in the average value of all goods, from $486.10 to $3,778.60. Roughly, over half the family living is furnished by the farm, without direct purchase with families using less than $600 worth of goods in comparison with about three-tenths furnished with families using $3,000 or more worth of goods per year.

It is interesting to note that the percentage that the value of purchased food is of the value of all foods used remains about the same or varies only slightly with little regard to the value of all goods used. Roughly, from two-thirds to seven-tenths of the food is furnished by the farm, regardless of the average value of all family living.

TABLE 7.—*Distribution of average value of goods among different groups of articles, proportions of total family living and of food furnished by farm and size of house, by steps of increase in total value of goods used during one year, 2,886 farm families of selected localiies in 11 States, 1922–1924, owners, tenants, and hired men*

	Groups of total value of goods used										
	Below $600	$600–$899	$900–$1,199	$1,200–$1,499	$1,500–$1,799	$1,800–$2,099	$2,100–$2,399	$2,400–$2,699	$2,700–$2,999	$3,000 and over	All value groups
Number of families	58	280	579	614	492	332	196	116	83	136	2,886
Average size of family ..persons	3.0	3.4	3.7	4.1	4.8	4.8	5.3	5.4	5.7	6.2	4.4
Average size of household ..do	3.3	3.6	4.0	4.5	5.1	5.3	5.9	6.0	6.5	7.0	4.8
Average value of all goods ..dollars	486.10	778.60	1,055.00	1,338.80	1,639.30	1,932.40	2,240.10	2,529.40	2,854.00	3,778.60	1,597.50
Proportion of total for food ..per cent	54.4	52.1	47.6	45.3	43.0	39.8	37.2	36.2	33.6	30.7	41.2
Clothing ..do	11.6	11.9	12.6	13.8	15.1	15.4	15.8	15.5	16.0	16.4	14.7
Rent ..do	12.5	11.6	13.0	12.7	12.2	13.5	12.6	12.3	13.1	10.9	12.5
Furniture and furnishings ..do	1.5	1.6	2.1	2.3	2.9	2.5	2.8	2.8	2.8	2.9	2.5
Operation goods ..do	13.2	14.1	14.2	13.6	12.9	13.3	13.5	13.6	12.4	12.5	13.3
Maintenance of health ..do	2.1	2.6	3.0	3.5	3.4	3.9	4.6	3.8	6.7	4.8	3.8
Advancement ..do	1.9	2.7	3.6	4.4	5.5	6.3	7.5	9.8	9.7	13.4	6.6
Personal ..do	2.3	2.1	2.3	2.4	2.3	2.5	2.6	2.5	2.7	3.8	2.6
Insurance, life and health ..do	.5	1.2	1.6	1.8	2.6	2.5	3.1	3.3	2.9	4.5	2.6
Unclassified ..do	.0	.1	.0	.2	.1	.3	.3	.2	.1	.1	.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of living furnished ..per cent	55.6	52.9	48.9	46.3	44.0	42.1	39.5	38.2	38.1	31.7	42.8
Proportion of living purchased ..do	44.4	47.1	51.1	53.7	56.0	57.9	60.5	61.8	61.9	68.3	57.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of food furnished ..per cent	69.0	70.6	67.9	67.5	67.5	66.0	65.5	64.7	67.8	63.2	66.9
Proportion of food purchased ..do	31.0	29.4	32.1	32.5	32.5	34.0	34.5	35.3	32.2	36.8	33.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Size of house, rooms per household ..number	4.4	5.4	6.2	6.6	7.0	7.5	7.9	8.2	8.2	8.6	6.8
Size of house, rooms per person ..do	1.3	1.5	1.5	1.5	1.4	1.4	1.3	1.4	1.3	1.2	1.4

NUMBER AND PERCENTAGE OF FAMILIES OF DIFFERENT LEVELS OF LIVING

Slightly more than a fifth of the 2,886 families, 21.3 per cent (Table 7), were on a $1,200 to $1,499 level of living; a fifth, 20.1 per cent, were on a $900 to $1,199 level; and less than a fifth, 17 per cent, were on a $1,500 to $1,799 level. Thus almost three-fifths of the families, 58.4 per cent, consumed goods valued somewhere between $900 and $1,800. About the same number of families were using less than $900 worth and more than $2,399 worth of goods, 11.7 per cent of the total number in the former and 11.6 per cent of the total number in the latter instance.

COMPARISONS FOR DIFFERENT GROUPS OF FAMILIES

OWNERS, TENANTS, AND HIRED MEN OF THIS STUDY

From the standpoint of the total value of all goods used, owners used more than did tenants or hired men, the average values of goods being $1,717.30 for owners, $1,356.70 for tenants, and $1,237.50 for hired men. (Table 1.) The average size of family and household should be noted. Tenant families, one-tenth of a person, or 2.3 per cent larger in size than owner families, lived on approximately 20 per cent less goods than did the owner families, on an average. Hired-man families, with the same average number of persons as owner families, consumed about 28 per cent less goods than did the owner families. Hired-man families, one-tenth of a person, or 2.3 per cent smaller in size than tenant families, consumed about 9 per cent less goods than did the tenant families.

Differences in the size of household are practically the same as the differences in the size of family, tenant households being 0.1 of a person larger and hired-man households being 0.1 of a person smaller than owner households. In view of this, additional allowance due to the number of persons per household need not be made in comparisons for the different tenure groups.

Over two-fifths, 42.4 per cent, of the owner's family living was furnished by the farm. A slightly higher proportion of the tenants' living, 44.1 per cent, and a slightly lower proportion of the hired man's living, 41.4 per cent, were furnished. Thus, owner families used $989.60 worth of goods provided by direct purchase in comparison with $758.40 worth of purchased goods used by tenant families and $725 worth of purchased goods used by hired-man families.

From the standpoint of the distribution of the total value of goods for various purposes, owner families appear to have lived slightly better than did tenant or hired-man families. Practically two-fifths, 39.9 per cent, of the total value of goods used was devoted to food with owners in comparison with 44.7 per cent of the total devoted to food with the tenants and 44.2 per cent of the total devoted to food with the hired men.

Owner families used most clothing, the average expenditures for clothing being $254.20, $197.30, and $161.10 per family for owners, tenants, and hired men, respectively.

Owners lived in better houses than did tenants or hired men, the average rental charge for use of the house—10 per cent of the estimated total value of the house—(Table 1) being $219.90 for owners, $159.40 for tenants, and $133 for hired men. Houses of owners are larger than those occupied by tenants and hired men, and the average number of bedrooms furnished per household varied in about the same proportion as the average number of all rooms for the three tenure groups. Houses of owners were better equipped with modern conveniences (Table 3), and owner families turned a larger portion of all the money spent to the less material uses—formal education, recreation, church support, and benevolences—termed advancement.

Additional comparisons of the values of other groups of goods and the percentages that the values of these groups of goods are of the value of all goods for the different tenure groups may be made from Table 1.

FARM FAMILIES OF THIS STUDY WITH FARM FAMILIES OF OTHER STUDIES

The results of several recent studies of farm-family living make possible limited comparisons of the distribution of the value of goods furnished by the farm for household purposes. The most important of these studies represents 7,738 farm families of selected localities of different types of farming in 21 States. Another represents 861 families of selected localities of Kentucky, Tennessee, and Texas. A third study includes 402 families of Livingston County, N. Y., and a fourth deals with 483 families of selected localities of 10 eastern, southern, and central western States. Comparisons of the distribution of the average values of the different kinds of goods furnished by the farm for the studies for which data are available are made in Table 8.

TABLE 8.—*Average value per family, and the distribution of this value among the different groups of goods, of all goods furnished by the farm for family living purposes during one year. Farm families of selected localities of the United States*

	States	Date of study	Families studied	Size of household	Goods furnished by the farm for family living						
					All goods, total value	Food		Rent-use of house		Fuel	
						Value	Proportion of total	Value	Proportion of total	Value	Proportion of total
	Number	*Year*	*Number*	*Persons*			*Per cent*		*Per cent*		*Per cent*
United States	11	1922–1924	2,886	4.8	$684	$441	64.5	$200	29.2	[1] $43	6.3
New England	4	1922–1924	317	4.7	656	350	53.4	204	31.1	[1] 102	15.5
South	3	1922–1924	1,130	5.1	707	515	72.8	156	22.1	36	5.1
North Central	4	1922–1924	1,439	4.6	671	402	59.9	233	34.7	36	5.4
United States [2]	21	1918–1922	7,738	------	518	320	61.8	184	35.5	14	2.7
South [3]	3	1919	861	4.7	537	384	71.5	138	25.7	15	2.8
New York State [4]	1	1921	402	4.9	692	399	57.7	234	33.8	59	8.5
United States [5]	10	1913	483	4.6	421	261	62.0	125	29.7	35	8.3

[1] Includes furnished ice averaging about 20 cents per family for all families and about $1.50 per family for New England families.

[2] The Family Living from the Farm, by H. W. Hawthorne. Dept. Agr. Bul. No. 1338. 1925.

[3] Relation Between the Ability to Pay to the Standard of Living Among Farmers, by E. L. Kirkpatrick, and J. T. Sanders. Dept. Agr. Bul. No. 1382. 1926.

[4] Family Living in Farm Homes, by E. L. Kirkpatrick and others. Dept. Agr. Bul. No. 1214. 1924.

[5] What the Farm Contributes Directly to the Farmer's Living, by W. C. Funk. Dept. Agr. Bul. No. 635. 1914.

Similarity of the percentage distribution of the value of goods, except fuel, for the three sets of data representing selected localities of the United States is one of the most striking things shown in Table 8. Another striking feature is the similarity between the percentage distribution figures for selected localities as shown for the two study units of the South. Here again the percentage distribution for fuel is an exception.

The value of food as brought out by the studies mentioned constitutes, roughly, from one-half to three-fourths of the value of all goods furnished. Use of the house is from one-fifth to something near two-fifths of the value of all goods. The value of fuel varies widely between a fortieth and a sixth of all family living furnished.

A worth-while comparison of the distribution of the average values of all goods among the principal groups of goods used by families represented in two of the studies referred to in Table 8 is possible. In this, as well as in the preceding comparison, proportions or percentages of the total value of goods are of more significance than are "dollar's worths" of goods. Lapse of time, with subsequent changes in prices, makes any comparison of the values or costs of the different kinds of goods rather unsatisfactory.

Comparison of the percentage distribution of goods among the principal groups of goods used by farm families of the three studies for which data are available are made in Table 9. As in Table 8, the data for this study are presented by sections, making possible more direct comparisons.

TABLE 9.—*Distribution of average value of goods used among the different groups of goods used per family during one year; 2,886 farm families of selected localities in 11 States in comparison with farm families of other localities for which data are available*

Goods used	2,886 farm families of selected localities in 11 States, 1922–1924				861 farm families of selected localities of Kentucky, Tennessee, and Texas, 1919[1]	402 farm families of Livingston County, New York, for year ended Aug. 31, 1921[2][3]
	All families all States	317 families New England States	1,130 families Southern States	1,439 families North Central States		
Total value	$1,597.50	$1,692.20	$1,551.00	$1,613.20	$1,436.00	$2,012.00
	Per cent of total					
Food including groceries	41.2	41.8	44.6	38.6	44.0	39.5
Clothing	14.7	13.1	15.6	14.4	17.7	13.7
Rent	12.5	12.0	10.1	14.4	9.7	11.6
Furniture and furnishings	2.5	2.1	2.3	2.7	2.0	2.1
Operation goods (fuel)	13.3 (5.3)	15.1 (8.2)	12.5 (4.3)	13.6 (5.5)	12.0 (3.7)	15.8 (7.4)
Maintenance of health	3.8	3.6	3.1	4.5	4.7	4.1
Advancement goods	6.6	7.0	6.7	6.4	5.9	6.2
Personal goods	2.6	3.0	2.4	2.6	[4] 1.2	2.4
Insurance, life and health	2.6	2.1	2.5	2.7	2.6	[5] 4.0
Unclassified	.2	.2	.2	.1	.2	.6

[1] Relation Between the Ability to Pay and the Standard of Living Among Farmers. Dept. Agr. Bul. 1382. 1926.

[2] Family Living in Farm Homes. Dept. Agr. Bul. 1214, 1924.

[3] Percentages in this column differ from those given on p. 10, Dept. Agr., Bul. 1214, owing to reclassification of goods used in order to get more definite comparisons.

[4] May be low due to probable omission of some of the minor kinds of personal goods not enumerated in detail when records were obtained.

[5] Represents an average of approximately $15 per family reported as savings.

The similarity between the distribution figures for the New England families and Livingston County, N. Y., families is one of the most significant things brought out in Table 9. Another interesting point is the general similarity between the two sets of figures for families of the South. It is interesting that housing and fuel constitute somewhat lower percentages of all family living in localities of the Southern States than in localities of the other sections for which data are available. On the other hand food constitutes a higher percentage of the value of all goods used by the Southern families.

Roughly speaking, in all localities represented in Table 9, food materials make about two-fifths of the total cost of living, clothing about one-seventh, rent a little more than one-tenth, and light and heat less than one-twelfth. The expenditures for all other purposes come to more than one-quarter of the total.

FARM FAMILIES WITH WORKINGMEN'S FAMILIES

The distribution of the total value of the principal groups of goods used by families of this study is compared with the proportions of the total cost of living attributed to similar groups of goods for workingmen's families studied by the United States Department of Labor, Table 10. One of the studies, made in 1902, included 11,156 families in 33 industrial centers and the other, made in 1918, included 12,096 families in 92 industrial centers of the United States.

TABLE 10.—*Distribution of the average value of goods among the different groups of goods used per family during one year, 2,886 farm families of selected localities in 11 States, in comparison with workingmen's families studied by the Federal Bureau of Labor*

Goods used	2,886 farm families of selected localities in 11 States, 1922–1924	12,096 workingmen's families in 92 industrial centers, 1918 [1]	11,156 workingmen's families in 33 industrial centers, 1902 [2]
Total value of all goods	$1, 597. 50	$1, 434. 40	$617. 80
	Per cent of total		
Food, including groceries	41. 2	38. 2	43. 1
Clothing	14. 7	16. 6	13. 0
Rent	12. 5	13. 4	18. 1
Fuel and light	5. 3	[3] 5. 3	5. 7
All others	26. 3	26. 4	20. 1

[1] Cost of Living in the United States, U. S. Dept. Labor Bureau Labor Statistics, Monthly Labor Review, vol. 9, No. 2.

[2] Cost of Living and Retail Prices of Food, Eighteenth Annual Report of the Commissioner of Labor, 1903.

[3] Not including 295 families for which rent was combined with fuel and light.

A striking similarity in the proportion of the total value of all goods devoted to the food, clothing, rent, and fuel by the farm families and the workingmen's families studied in 1918, is evident. This proportion amounts to 73.7 per cent of the value of all goods used by the farm families and 73.5 per cent of the value of all goods used by the workingmen's families. Thus the proportion of the total devoted to the less material goods amounts to 26.3 per cent and 26.4 per cent respectively. Another striking similarity is in connection with the percentage of the total value of goods devoted to fuel.

Comparisons of the distribution of the value of goods among the most important groups of goods by steps of increase in the total value or cost of living for three groups of families considered above may be made from Table 11.

TABLE 11.—*Distribution of average value or cost of the goods of family living among the most important groups of goods by steps of increase in the value of family living or income; 2,886 farm families of selected localities in 11 States, in comparison with workingmen's families studied by the Department of Labor.*

Value of living or income group	Families	Size of household	Value or cost of family living				
			Average value	Proportion of total for—			
				Food	Clothing	Rent	All other
2,886 FARM FAMILIES OF SELECTED LOCALITIES IN 11 STATES, 1922–1924							
	Number	*Persons*	*Dollars*	*Per cent*	*Per cent*	*Per cent*	*Per cent*
Below $600	58	3.3	486	54.4	11.6	12.5	21.5
$600–$899	280	3.6	779	52.1	11.9	11.6	24.4
$900–$1,199	579	4.0	1,055	47.6	12.6	13.0	26.8
$1,200–$1,499	614	4.5	1,339	45.3	13.8	12.7	28.2
$1,500–$1,799	492	5.1	1,639	43.0	15.1	12.2	29.7
$1,800–$2,099	332	5.3	1,932	39.8	15.4	13.5	31.3
$2,100–$2,399	196	5.9	2,240	37.2	15.8	12.6	34.4
$2,400–$2,699	116	6.0	2,529	36.2	15.5	12.3	36.0
$2,700–$2,999	83	6.5	2,854	33.6	16.0	13.1	37.3
$3,000 and over	136	7.0	3,779	30.7	16.4	10.9	42.0
Total	2,886	4.8	1,598	41.2	14.7	12.5	31.6
12,096 WORKINGMEN'S FAMILIES OF 92 INDUSTRIAL CENTERS, 1918 [1]							
Below $900 [2]	332	4.3	843	44.1	13.2	[3] 14.5	28.2
$900–$1,199	2,423	4.5	1,076	42.4	14.5	[4] 13.9	29.1
$1,200–$1,499	3,959	4.7	1,301	39.6	15.9	[5] 13.8	30.6
$1,500–$1,799	2,730	5.0	1,537	37.2	16.7	[6] 13.5	32.5
$1,800–$2,099	1,594	5.2	1,756	35.7	17.5	[7] 13.2	33.5
$2,100–$2,499	705	5.7	2,055	34.6	18.7	[8] 12.1	34.5
$2,500 and over	353	6.4	2,467	34.9	20.4	[9] 10.6	34.2
Total	12,096	4.9	1,434	38.2	16.6	[10] 13.4	31.7
11,156 WORKINGMEN'S FAMILIES OF 33 INDUSTRIAL CENTERS, 1902 [11]							
Below $200 [2]	32		196	50.8	8.7	16.9	23.6
$200–$299	115		312	47.3	8.7	18.0	26.0
$300–$399	545		389	48.1	10.0	18.7	23.2
$400–$499	1,676		466	46.9	11.4	18.6	23.1
$500–$599	2,264		540	46.2	12.0	18.4	23.4
$600–$699	2,336		612	43.4	12.9	18.5	25.2
$700–$799	2,094		693	41.4	13.5	18.2	26.9
$800–$899	806		771	41.4	13.6	17.1	27.9
$900–$999	684		816	39.9	14.4	17.6	28.1
$1,000–$1,099	340		900	38.8	15.1	17.5	28.6
$1,100–$1,199	96		973	37.7	14.9	16.6	30.8
$1,200 and over	168		1,052	36.5	15.7	17.4	30.4
Total	11,156	[12] 4.0	618	43.1	13.0	18.1	25.8

[1] Cost of Living in the United States, U. S. Dept. Labor, Bureau of Labor Statistics, Monthly Labor Review, vol. 9, No. 2.

[2] Income rather than value or cost of living groups. Average cost of living falls outside of these groups in several instances owing to deficit or surplus reported by a number of families.

[3] Not including 1 family in which rent is combined with fuel and light.

[4] Not including 44 families in which rent is combined with fuel and light.

[5] Not including 91 families in which rent is combined with fuel and light.

[6] Not including 78 families in which rent is combined with fuel and light.

[7] Not including 51 families in which rent is combined with fuel and light.

[8] Not including 21 families in which rent is combined with fuel and light.

[9] Not including 9 families in which rent is combined with fuel and light.

[10] Not including 295 families in which rent is combined with fuel and light.

[11] Cost of living and prices of retail food, Eighteenth Annual Report of the Commissioner of Labor, (1903).

[12] Average size of 11,156 "normal" families: A "normal" family being defined as one with a husband at work; a wife, not more than 5 children, none over 14 years of age; no boarders, lodgers, or other persons included in the household.

One of the most significant things brought out in Table 11 is the downward trend in the percentage of the total value or cost of living devoted to food, apparently most pronounced with the farm families. Another interesting thing is the upward trend of the percentage for clothing, probably most pronounced and most regular with the industrial families studied in 1918. There is a noticeable downward trend in the percentages for rent with the industrial families studied in 1918, in comparison with practically no trend in either direction with the other industrial families or the farm families. Another similarity is the upward trend in the combined percentages for all other purposes for the three groups of families.

In general, the trend of the distribution of the value of goods used by the 2,886 farm families is the same as for the 11,156 workingmen's families studied by the Commissioner of Labor in 1902, and it is about the same as for the 12,096 families studied in 1918, except the percentage for rent which decreased rather regularly with a rise in the average cost of living per family with the 12,096 workingmen's families.

RELATION OF SELECTED FACTORS TO THE STANDARD OF LIVING

By way of recapitulation, the analysis thus far embodies an attempt to determine the standard of living which the farm family enjoys. Primarily the standard of living has been defined and described in terms of "the value of economic goods used, the distribution of this value among the principal groups of goods and the percentage of the total value of these goods furnished by the farm and purchased." Comparisons of the standards of living of families of different districts, different tenures, and different occupations, have been made in so far as data are available.

It would be of interest if the data at hand could be made to show some of the factors which are most closely related to the standard of living. It would be of further interest if the data could be used to indicate something of the relation of success in farming, and consequently of the ability to provide the standard of living desired by the farm family.

Many advocates of a higher standard of living among farm families hold that, if the farmer's income could be increased, the standard of living of his family would rise accordingly. It is doubtless true, generally, that increased incomes are reflected in higher standards of living. This does not mean, however, that increased incomes produce the higher standards of living. It may mean that they make possible of attainment the higher standards of living previously recognized as desirable or essential.

Briefly, the question of whether the standard of living is determined by income or whether the standard of living is the dynamic factor influencing the income calls for further analysis of the information available. The data on some of the factors selected for consideration of their relation to the standard of living are limited to less than the total number of families represented in the foregoing summary. The results of tabulation with regard to each factor are for the number of families giving the information on the factor involved.

For convenience the factors selected for study of their relation to the standard of living are grouped under three heads: (1) Those regarded as influencing the demands or desires of the family as expressed in the value of goods used, (2) those involving the use of time as an aspect of the standard of living, and (3) those indicative of the family's ability to provide the economic goods of family living. Analyses of the factors selected for their relationship to the standard of living are limited to the tabular method. The standard of living is defined and measured in terms of the values of goods used, as in the preceding pages, although a less detailed classification of the goods involved is made to suffice in most instances. The principal groups of goods are limited to food, clothing, rent, advancement, and all others, except with the number of children and the ages of children per family where the detailed classification is used.

FACTORS REGARDED AS INFLUENCING THE DEMANDS AND DESIRES OF THE FAMILY

Among the factors regarded as influencing the demands and desires of the family, as expressed in the value of goods used, are (1) number of children and ages of children per family, (2) the ages of operator and home maker, (3) formal schooling of operator and home maker, and (4) isolation, in terms of distances from the local trading center, church, and high school.

NUMBER OF CHILDREN PER FAMILY

The results of tabulation by the number of children per family are shown in Table 12. A few explanatory notes are necessary in connection with Table 12, preceding an interpretation of the existing relationships. Only those households consisting of members of the immediate family supported from the family purse, 1,662 in number, are included. All households having hired helpers, boarders, relatives, or others housed or fed at the family table during all or part of the year of study are excluded. Families with sons or daughters away at school or college, provided their expenses are paid from the family purse, are included. Thus, each family represented in the table could be classified readily on the basis of the number of persons supported during the year of study.

It will be noted that the average value of all goods used by the 1,662 families, $1,469.60 (Table 12), is somewhat lower than the average value of all goods used by all families of the study, $1,597.50 (Table 1). It is interesting, however, that the distributions of these values among the different groups of goods are not widely different. The percentages of the total value of all goods devoted to rent and to personal uses are the same in both instances. The percentages of the total value of all goods for food, clothing, and furniture and furnishings are slightly higher with the 1,662 families, whereas the percentages for operation goods, maintenance of health, advancement goods, insurance, and unclassified goods are slightly higher with all families.

The proportion that the value of goods furnished by the farm is of the value of all goods used is higher with the 1,662 families—44.1 per cent—in comparison with the 42.8 per cent furnished by the farm for all families. This higher percentage for the 1,662 families is due in part to relatively heavier demands by the families supporting children only for the more essential goods of family living, as food, housing, and fuel, the bulk of which is furnished by the farm.

TABLE 12.—*Average number of rooms per house, average value of goods used during one year and distribution of this value among the principal groups of goods furnished by the farm and purchased, for families with different numbers of children supported, grouped according to age; 1,662 farm families of selected localities of eleven States, 1922 to 1924, owners, tenants, and hired men*

Number and ages of children per family	Families studied	Rooms per house	Average value of goods																
			All goods used			House rent furnished by farm	Food			Operation goods			Furniture	Clothing	Maintenance of health	Advancement	Personal goods	Insurance	Unclassified
			Total	Furnished by farm	Purchased		Total	Furnished by farm	Purchased	Total	Furnished by farm	Purchased							
All families	1,662	6.4	$1,469.60	$647.60	$822.00	$183.90	$622.40	$424.00	$198.40	$189.50	$39.70	$149.80	$38.30	$220.80	$52.00	$90.20	$37.70	$33.60	$1.20
No children	249	6.5	1,100.80	519.60	581.20	194.90	435.60	288.40	147.20	167.10	36.30	130.80	29.50	121.90	33.10	57.90	33.90	26.20	.70
1 child	347	6.4	1,256.10	563.50	692.60	194.70	498.90	331.20	167.70	183.80	37.60	146.20	38.80	166.00	49.20	66.80	34.00	23.10	.80
0–5 years	113	6.1	1,108.40	486.30	622.10	163.90	454.10	290.90	163.20	158.50	31.50	127.00	38.20	139.10	52.50	46.00	27.70	28.10	.30
6–11 years	64	6.3	1,306.70	569.90	736.80	192.70	505.80	334.90	170.90	191.10	42.30	148.80	54.30	175.30	60.40	60.60	38.40	27.10	1.00
12–18 years	80	6.3	1,329.90	590.50	739.40	186.50	542.90	367.80	175.10	187.40	36.20	151.20	44.00	193.80	31.60	88.30	36.80	17.60	1.00
19 or more years	90	6.9	1,340.10	631.90	708.20	242.20	511.20	346.60	164.60	207.00	43.10	163.90	24.10	168.30	52.60	78.20	36.30	19.00	1.20
2 children	332	6.3	1,465.60	622.80	842.80	184.20	594.00	403.70	190.30	196.70	34.90	161.80	37.60	215.40	57.90	96.50	40.90	42.10	.30
0–5 years	90	5.5	1,108.80	517.40	591.40	124.50	524.50	364.50	160.00	144.50	28.40	116.10	30.10	137.10	50.80	35.00	25.10	37.20	.00
6–11 years	80	6.8	1,465.00	628.20	836.80	207.00	593.00	382.70	210.30	204.70	38.50	166.20	42.50	204.50	75.80	62.60	36.80	37.90	.20
12–18 years	88	6.5	1,596.20	670.10	926.10	205.80	614.50	429.70	184.80	207.60	34.60	173.00	44.10	256.80	43.60	119.60	54.90	48.40	.90
19 or more years	74	6.7	1,744.90	688.80	1,056.10	206.30	655.20	443.10	212.10	238.50	39.40	199.10	33.80	273.40	64.20	180.50	47.80	45.20	.00
3 children	261	6.5	1,570.80	680.30	890.50	187.20	669.40	451.90	217.50	199.10	41.20	157.90	35.90	254.30	57.70	98.30	38.70	26.40	3.80
0–11 years	127	6.1	1,399.10	604.50	794.60	161.80	618.50	402.60	215.90	191.80	40.10	151.70	37.00	206.90	65.80	56.10	33.00	26.80	1.40
12 or more years	134	6.8	1,733.50	752.10	981.40	211.30	717.60	498.50	219.10	206.10	42.30	163.80	34.70	299.30	50.00	138.40	44.10	26.00	6.00
4 children	190	6.3	1,585.40	712.80	872.60	164.00	721.40	506.10	215.30	186.00	42.70	143.30	45.50	254.70	54.80	91.50	34.20	31.40	1.90
0–11 years	105	6.0	1,411.70	654.10	757.60	150.70	671.50	462.90	208.60	165.20	40.50	124.70	45.30	211.10	56.60	48.20	28.60	34.00	.50
12 or more years	85	6.6	1,800.00	785.40	1,014.60	180.50	783.10	559.50	223.60	211.60	45.40	166.20	45.70	308.40	52.60	144.90	41.20	28.20	3.80
5 children	124	6.7	1,805.70	759.80	1,045.90	172.20	776.70	536.90	239.80	206.70	50.70	156.00	48.10	299.60	49.70	146.90	45.40	60.00	.40
0–11 years	67	6.8	1,575.60	714.30	861.30	159.70	741.90	500.60	241.30	190.30	54.00	136.30	42.40	234.50	42.20	73.40	36.50	54.70	.00
12 or more years	57	6.5	2,076.20	813.40	1,262.80	186.90	817.60	579.60	238.00	226.00	46.90	179.10	54.80	376.20	58.40	233.40	55.80	66.30	.80
6 or more children	159	6.6	1,954.20	864.20	1,090.00	169.90	928.10	649.30	278.80	197.30	45.00	152.30	39.50	349.20	64.20	119.60	42.10	43.60	.70
0–11 years	85	6.3	1,728.60	805.00	923.60	148.40	875.40	617.60	257.80	178.60	39.00	139.60	34.80	276.30	67.30	72.20	29.70	45.90	.00
12 or more years	74	6.9	2,213.40	932.20	1,281.20	194.70	988.50	685.70	302.80	218.80	51.80	167.00	44.90	432.90	60.80	174.10	56.20	41.00	1.50

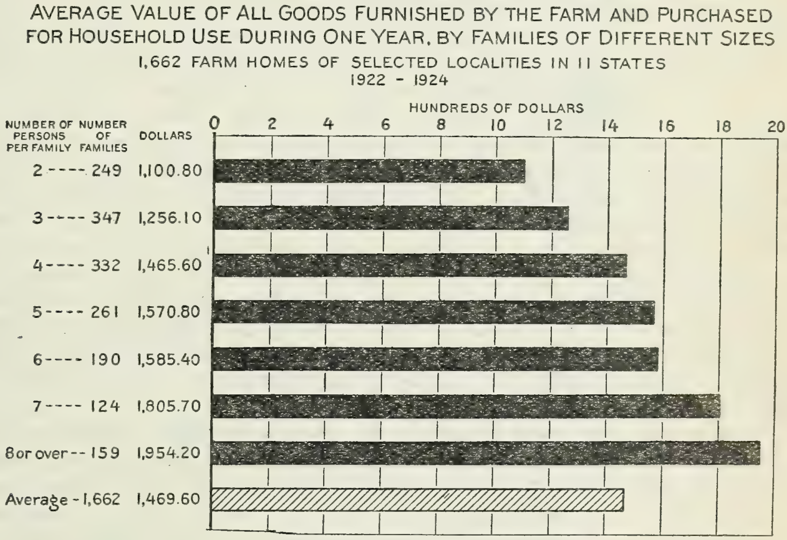
TABLE 12.—*Average number of rooms per house, average value of goods used during one year and distribution of this value, etc.*—Continued

PERCENTAGE DISTRIBUTION

Number and ages of children per family	Families studied	Rooms per house	Average value of goods																
			All goods used			House rent furnished by farm	Food			Operation goods			Furniture	Clothing	Maintenance of health	Advancement	Personal goods	Insurance	Unclassified
			Total	Furnished by farm	Purchased		Total	Furnished by farm	Purchased	Total	Furnished by farm	Purchased							
			Per cent	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per ct.*	*Per cent*	*Per ct.*	*Per cent*	*Per ct.*	*Per ct.*	*Per ct.*	*Per ct.*	*Per ct*
All families	1,662		100.0	44.1	55.9	12.5	42.4	68.1	31.9	12.9	20.9	79.1	2.6	15.0	3.5	6.1	2.6	2.3	0.1
No. children	249		100.0	47.2	52.8	17.7	39.6	66.2	33.8	15.1	21.7	78.3	2.7	11.1	3.0	5.2	3.1	2.4	.1
1 child	347		100.0	44.9	55.1	15.5	39.7	66.4	33.6	14.6	20.5	79.5	3.1	13.2	3.9	5.3	2.7	1.9	.1
0–5 years	113		100.0	43.9	56.1	14.8	41.0	64.1	35.9	14.3	19.9	80.1	3.4	12.6	4.7	4.2	2.5	2.5	.0
6–11 years	64		100.0	43.6	56.4	14.8	38.7	66.2	33.8	14.6	22.1	77.9	4.2	13.4	4.6	4.6	2.9	2.1	.1
12–18 years	80		100.0	44.4	55.6	14.0	40.8	67.7	32.3	14.1	19.3	80.7	3.3	14.6	2.4	6.6	2.8	1.3	.1
19 or more years	90		100.0	47.2	52.8	18.1	38.2	67.8	32.2	15.4	20.8	79.2	1.8	12.6	3.9	5.8	2.7	1.4	.1
2 children	332		100.0	42.5	57.5	12.6	40.5	68.0	32.0	13.4	17.7	82.3	2.6	14.7	3.9	6.6	2.8	2.9	.0
0–5 years	90		100.0	46.7	53.3	11.2	47.3	69.5	30.5	13.0	19.7	80.3	2.7	12.4	4.6	3.1	2.3	3.4	.0
6–11 years	80		100.0	42.9	57.1	14.1	40.5	64.5	35.5	14.0	18.8	81.2	2.9	13.9	5.2	4.3	2.5	2.6	.0
12–18 years	88		100.0	42.0	58.0	12.9	38.5	69.9	30.1	13.0	16.7	83.3	2.8	16.1	2.7	7.5	3.4	3.0	.1
19 or more years	74		100.0	39.5	60.5	11.8	37.6	67.6	32.4	13.7	16.5	83.5	1.9	15.7	3.7	10.3	2.7	2.6	.0
3 children	261		100.0	43.3	56.7	11.9	42.6	67.5	32.5	12.7	20.7	79.3	2.3	16.2	3.6	6.3	2.5	1.7	.2
0–11 years	127		100.0	43.2	56.8	11.6	44.2	65.1	34.9	13.7	20.9	79.1	2.6	14.8	4.7	4.0	2.4	1.9	.1
12 or more years	134		100.0	43.4	56.6	12.2	41.4	69.5	30.5	11.9	20.5	79.5	2.0	17.3	2.9	8.0	2.5	1.5	.3
4 children	190		100.0	45.0	55.0	10.3	45.5	70.2	29.8	11.7	23.0	77.0	2.9	16.0	3.5	5.8	2.2	2.0	.1
0–11 years	105		100.0	46.3	53.7	10.7	47.6	68.9	31.1	11.7	24.5	75.5	3.2	15.0	4.0	3.4	2.0	2.4	.0
12 or more years	85		100.0	43.6	56.4	10.0	43.5	71.4	28.6	12.0	21.5	78.5	2.5	17.1	2.9	8.0	2.3	1.5	.2
5 children	124		100.0	42.1	57.9	9.5	43.0	69.1	30.9	11.5	24.5	75.5	2.7	16.6	2.8	8.1	2.5	3.3	.0
0–11 years	67		100.0	45.3	54.7	10.0	47.1	67.5	32.5	12.1	28.4	71.6	2.7	14.9	2.7	4.7	2.3	3.5	.0
12 or more years	57		100.0	39.2	60.8	9.0	39.4	70.9	29.1	10.9	20.8	79.2	2.7	18.1	2.8	11.2	2.7	3.2	.0
6 or more children	159		100.0	44.2	55.8	8.7	47.5	70.0	30.0	10.1	22.8	77.2	2.0	17.9	3.3	6.1	2.2	2.2	.0
0–11 years	85		100.0	46.6	53.4	8.6	50.6	70.6	29.4	10.3	21.8	78.2	2.0	16.0	3.9	4.2	1.7	2.7	.0
12 or more years	74		100.0	42.1	57.9	8.8	44.6	69.4	30.6	9.9	23.7	76.3	2.0	19.6	2.7	7.9	2.5	1.9	.1

Turning to the averages for families with the different numbers of children supported (Table 12 and fig. 7), it is noted that the value of all family living increases somewhat irregularly from approximately $1,100 for families with no children to over $1,950 for families with six or more children. Were this increase distributed regularly it would mean an extra cost of slightly more than $140 per child, regardless of age or sex.

Changes in the distribution of the value of all family living among the different groups of goods for the families of different numbers of children are of interest. The proportion that the value of food is of the value of all goods used increases from 39.6 per cent for families of no children to 47.5 per cent for families of six or more children. This increase in the percentage for food would be interpreted ordinarily as indicating a lowering in the standard of living. At the same time the increased value of all goods used indicates a rather gradual raising of the standard of living. The combination of both suggests that, although the total expenditure is greater as the number of children increases, it is not sufficiently great to provide as high a standard of living for the large families as for the small families.


AVERAGE VALUE OF ALL GOODS FURNISHED BY THE FARM AND PURCHASED FOR HOUSEHOLD USE DURING ONE YEAR, BY FAMILIES OF DIFFERENT SIZES

1,662 FARM HOMES OF SELECTED LOCALITIES IN 11 STATES

1922 - 1924

FIG. 7.—The average value of all goods used increases at the rate of approximately $140 per additional son or daughter supported per family. Allowance needs to be made for certain irregularities, especially for the six-person or the four-children-per-family group

Similar to food, the proportion that the cost of clothing is of the value of all goods used increases from 11.1 per cent to 17.9 per cent. It is of interest that the percentages for clothing and food move in the same upward direction. Apparently clothing used approaches the minimum for all groups represented and so cuts into the expenditures for less essential goods, as does food, with the large families.

The proportion of the total value of all goods devoted to rent decreases rather regularly with an increase in the number of children from one to six or more. The proportions of the total value of all goods devoted to other purposes remain about the same or vary with little or no regard to the number of children per family.

The number of rooms per house remains almost constant regardless of the number of children per family. Similarly, the average rental value charged for use of the farm house remains about the same or decreases only slightly with the increased number of persons per family. This accounts for the decrease in the percentage that rent is of the value of all goods used, whereas the total value of all goods used is higher with the larger families.

The percentages that the value of all goods and of food and operation goods furnished by the farm and purchased form of the value of all goods and of all food and all operation goods remain almost constant or vary without regard to an increase in the number of children per family. This is not in accord with the results of averages by the ten $300 groups of all family living shown in Table 7, except food. With an increase in the average value of all goods used, from less than $600 to $3,000 and over, the percentage that the value of family living furnished by the farm is of all family living decreases from 55.6 to 31.7. At the same time the percentage that the value of food furnished by the farm is of the value of all food remains about the same or varies only slightly with little regard to the value of all goods. Consequently the increase in the percentage for all goods furnished is due primarily to the decrease in the percentage of operation goods furnished, from 42 per cent of the total for families using less than $600 worth of goods to 11.3 per cent of the total for families using $3,000 and more worth of goods.

Apparently then, the tendency of the percentage for operation goods and thus the percentage of all goods furnished by the farm to remain constant with an increase in the number of children per family is due to certain limitations on the value of food, as effected by quantities and varieties in contrast with fewer limitations on the value of foods and other goods which were obtained by purchase. As with the percentage that the value of all food is of all goods used, food seems to cut into the less essential goods to a greater degree with the larger families than with the families using the higher average values of goods regardless of the number of children supported per family.

AGES OF CHILDREN

The average value of goods used and the distribution of this value among the principal groups of goods for several age periods of the children for families supporting different numbers of children are shown in Table 12. Age periods for the 347 families supporting one child and the 332 families supporting two children are taken arbitrarily as 0 to 5 years, 6 to 11 years, 12 to 18 years, and 19 or more years. Age periods for the families of 3, 4, 5, and 6 or more children were placed arbitrarily at 0 to 11 years and 12 or more years. The larger span of years in each of these latter cases is necessary to accommodate families supporting the larger number of children with correspondingly wider ranges of ages. Even with the extended age groups, not all families could be classified definitely into any one group. A few were placed in those groups within which the average of the ages of all the children fell.

The average value of family living increases noticeably with increased age of children per family, as grouped arbitrarily. For families supporting one child this increase is less regular than for families supporting two children. For families supporting more children about the same rate of variation is shown between the average values of goods used in each instance. Relatively these averages for the higher age groups are between 123 and 131, with the averages for the lower age groups taken as 100 in each case.

Variation in the distribution of the value of goods among the principal groups of goods with regard to advanced ages is of interest. There is evidence of a slight tendency for the percentages of the total value of family living devoted to food, to the maintenance of health, and to insurance, to decrease with advancing age groups. On the other hand, the percentages of the total value of goods devoted to clothing and to advancement tend to increase with increased ages of the children. The percentages of the total going for the other kinds of goods tend to vary without regard to advanced ages of the children.

The percentages of the value of all goods and of food and operation goods furnished by the farm and purchased remain practically constant as the age groups of children advance.

The decrease in the percentage for food and the increases in the percentages for clothing and advancement are indicative of a higher standard of living among the families supporting older children. This, of course, may be due to greater ability to provide by virtue of the contribution of more workers and longer periods of farming.

AGES OF OPERATOR AND HOME MAKER

Undoubtedly, the ages of the operator and of the home maker bear some relation to the demands and desires for the goods of family living. The extent of this relation is extremely difficult to determine in view of the many counteracting influences, such as providing for children of different ages and supporting other dependents, in some instances. Without allowance for the influence of other factors, the relations of the age of the home maker is shown in Table 13.

TABLE 13.—*Relation of age of the home maker to the value per family of goods used during one year and to distribution of this value among principal groups of goods. Farm families of selected localities in 11 States, 1922–1924, owners, tenants and hired men*

Age of home maker	Families reporting	Size of family	Average value of—							
			All goods used			Food	Clothing	Rent	Advancement	All others
			Total	Furnished by farm	Purchased					
	Number	*Persons*								
All years	2,807	4.4	$1,601	$686	$915	$660	$236	$202	$104	$399
24 or less	177	3.1	1,116	500	616	481	155	151	37	292
25–29	303	4.2	1,322	590	732	581	176	167	47	351
30–34	402	4.6	1,531	665	866	658	211	187	64	411
35–39	393	5.0	1,661	703	958	703	250	195	92	421
40–44	385	5.3	1,834	765	1,069	743	291	224	142	434
45–49	365	4.9	1,795	729	1,066	709	294	210	157	425
50–54	305	4.3	1,743	729	1,014	695	263	216	149	420
55–59	212	3.8	1,671	744	927	674	236	237	130	394
60–64	143	3.3	1,559	680	879	617	218	221	106	397
65 and over	122	2.8	1,285	620	665	510	142	228	77	328
PERCENTAGES THAT THE AVERAGE VALUES OF ALL GOODS FURNISHED BY THE FARM AND PURCHASED AND OF THE PRINCIPAL GROUPS OF GOODS ARE OF THE VALUE OF ALL GOODS USED										
			Per cent	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*
All years	2,807	4.4	100.0	42.8	57.2	41.2	14.8	12.6	6.5	24.9
24 or less	177	3.1	100.0	44.8	55.2	43.1	13.9	13.5	3.4	26.1
25–29	303	4.2	100.0	44.6	55.4	44.0	13.3	12.6	3.6	26.5
30–34	402	4.6	100.0	43.4	56.6	42.9	13.8	12.2	4.2	26.9
35–39	393	5.0	100.0	42.3	57.7	42.3	15.0	11.8	5.6	25.3
40–44	385	5.3	100.0	41.7	58.3	40.5	15.9	12.2	7.7	23.7
45–49	365	4.9	100.0	40.6	59.4	39.5	16.4	11.7	8.8	23.6
50–54	305	4.3	100.0	41.8	58.2	39.9	15.1	12.4	8.5	24.1
55–59	212	3.8	100.0	44.5	55.5	40.3	14.1	14.2	7.8	23.6
60–64	143	3.3	100.0	43.6	56.4	39.6	14.0	14.1	6.8	25.5
65 and over	122	2.8	100.0	48.2	51.8	39.7	11.0	17.8	6.4	25.1

A similarity of this relation to the relation of the number and ages of children per family may be expected since both the number of children and ages of children are somewhat coordinate with the ages of the heads of families, of the home makers, especially. Evidence of this relation appears in Table 13. All families reporting, 2,807 in number, are sorted by age of the home maker into ten 5-year groups extending from 24 years or less up to 65 years and over.

The average size of family increases from 3.1 persons for the lowest age group of home makers up to 5.3 persons for the 40 to 44 year age group. From 5.3 persons, the average size of family decreases to 2.8 persons for the highest age group of home makers.

The lowest average value of goods used occurs in the lowest age group of home makers, $1,116 per family. There is a trend in the average value of goods used similar to the trend in the average size of family. The highest average value of goods used occurs in the 40 to 44 years of age group of home makers, $1,834 per family. The next to the lowest average value of goods used occurs in the highest age group of home makers, $1,285 per family.

The average value of all goods used is distributed somewhat as might be expected among the principal groups of goods. Except for clothing and advancement the percentages that the average values of the principal kinds of goods form of the value of all goods used, remain practically constant or vary only slightly with advanced age of the home maker. The percentage for clothing tends to increase slightly up to 45 to 49 years of age and again to decrease slightly with the higher age groups. Similarly the percentage for advancement goods shows a more pronounced although a less regular trend throughout the different age groups.

As with the tabulation by number and ages of children per family the higher percentage for clothing is indicative of a tendency of the expenditures for clothing during the periods of increasing numbers and ages of children to cut into the expenditures for other goods, some of the less essential goods especially. The higher percentage for advancement appears to be an exception to the other nonessential goods. This is to be expected since the demands of the children for clothing and advancement are usually coordinate.

The average value of goods purchased shows a more pronounced increase than does the average value of goods furnished by the farm, with advanced ages of the home maker to 40 to 44 years. The average value of goods purchased also shows more pronounced decrease from 40 to 44 years to 65 years and over for the home maker. The percentage that the value of goods purchased forms of the value of all goods used remains almost constant or varies without regard to increased ages of the home makers. In comparison with the results of the tabulations by numbers and ages of children per family it should be recalled that goods furnished by the farm are primarily the more essential goods—food, house rent, and fuel—which, of course, are demanded by additional children of advanced ages, to within certain limits somewhere beyond the ages of 45 years of the home makers.

Some allowance must be made for the inclusion in Table 13 of families supporting no children. With these families the trends of the percentages that the values of the different groups of goods form of the value of all goods would correspond in general with trends noted in the figures for the different level of living groups shown in Table 7. A limited summary of the data for the 249 families with no children (Table 12) gave indication of practically no difference in the average level of living for the 130 families with operators 50 years of age and over and the 119 families with operators less than 50 years of age. Slight additional allowance should be made for the inclusion of a few families with home makers who are mothers, sisters, or daughters of the farm operators.

The results of a tabulation by ages of all farm operators were practically the same as the results shown in Table 13 by ages of the home makers. There was evidence of a slightly less significant relation between ages of the operator and the average size of family. This was expected since the number of children per family and the ages of these children are usually coordinate with the child-bearing ages of home makers.

SCHOOLING OF OPERATOR AND HOME MAKER

Formal schooling of the operator and the home maker is here regarded as having a probable influence on the desires for higher standards of living and therefore as making demands for more kinds, larger amounts, and better qualities, and consequently increased values, of goods used. As with the ages of the operator and the home maker, the relation of formal schooling to the value of goods is difficult to ascertain in view of the complexities of the many factors involved and especially to the counter influences in many instances of the different amounts of formal schooling obtained by the operator and the home maker.

In an attempt to account for these counter influences of the different amounts of schooling of both operator and home maker all families for which the grades of formal schooling received were reported, 2,316 in number, are grouped into nine classes according to grade of schooling of the former in conjunction with that of the latter and vice versa. The groups recognized in this classification are:

Both operator and home maker, eighth grade or less.
Both operator and home maker, 9 to 12 grades.
Both operator and home maker, more than 12 grades.
Operator, eighth grade or less; home maker 9 to 12 grades.
Home maker, eighth grade or less; operator 9 to 12 grades.
Operator, eighth grade or less; home maker, more than 12 grades.
Home maker, eighth grade or less; operator, more than 12 grades.
Operator, 9 to 12 grades; home maker, more than 12 grades.
Home maker, 9 to 12 grades; operator, more than 12 grades.

The number of families in each of these groups is shown in Table 14 in relation to the average value of all goods used and the distribution of this value among the principal groups of goods.

TABLE 14.—*Relation of combined grades of formal schooling of operator and home maker to value per family of goods used during one year and to the distribution of this value among the principal groups of goods. Farm families of selected localities in 11 States, 1922–1924, owners, tenants, and hired men*

Schooling of operator and home maker combined	Families reporting	Size of family	Average value of—							
			All goods used			Food	Clothing	Rent	Advancement	All others
			Total	Furnished by farm	Purchased					
	Number	*Persons*								
All grades	2,316	4.4	$1,600	$687	$913	$658	$233	$202	$108	$399
Both, eighth or less	1,303	4.6	1,484	670	814	645	218	188	86	347
Both, ninth–twelfth	317	4.1	1,755	713	1,042	692	251	217	123	472
Both, more than twelfth	50	3.9	2,032	732	1,300	681	290	248	211	602
Operator, eighth or less; home maker, ninth–twelfth	327	4.1	1,647	690	957	653	242	218	109	425
Home maker, eighth of less; operator, ninth–twelfth	143	4.2	1,636	699	937	674	231	199	122	410
Operator, eighth or less; home maker, more than twelfth	46	3.9	1,935	781	1,154	687	275	270	167	536
Home maker, eighth of less; operator, more than twelfth	26	4.0	1,835	735	1,100	654	233	286	158	504
Operator, ninth–twelfth; home maker, more than twelfth	39	4.1	2,072	705	1,367	682	313	212	272	593
Home maker, ninth–twelfth; operator. more than twelfth	65	4.1	1,904	712	1,192	678	278	235	191	522

TABLE 14.—*Relation of combined grades of formal schooling of operator and home maker to value per family of goods used during one year, etc.*—Contd.

PERCENTAGE DISTRIBUTION

Schooling of operator and home maker combined	Families reporting	Size of family	Average value of—							
			All goods used			Food	Clothing	Rent	Advancement	All others
			Total	Furnished by farm	Purchased					
	Number	*Persons*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*
All grades	2,316	4.4	100.0	42.9	57.1	41.1	14.6	12.7	6.7	24.9
Both, eighth or less	1,303	4.6	100.0	45.2	54.8	43.5	14.7	12.7	5.8	23.3
Both, ninth–twelfth	317	4.1	100.0	40.6	59.4	39.4	14.3	12.3	7.0	27.0
Both, more than twelfth	50	3.9	100.0	36.0	64.0	33.5	14.3	12.2	10.4	29.6
Operator, eighth or less; home maker, ninth–twelfth	327	4.1	100.0	41.9	58.1	39.6	14.7	13.3	6.6	25.8
Home maker, eighth or less; operator, ninth–twelfth	143	4.2	100.0	42.8	57.2	41.2	14.1	12.2	7.5	25.0
Operator, eighth or less; home maker, more than twelfth	46	3.9	100.0	40.3	59.7	35.6	14.2	13.9	8.6	27.7
Home maker, eighth or less; operator, more than twelfth	26	4.0	100.0	40.0	60.0	35.6	12.7	15.6	8.6	27.5
Operator, ninth–twelfth; home maker, more than twelfth	39	4.1	100.0	34.0	66.0	32.9	15.1	10.2	13.2	28.6
Home maker, ninth–twelfth; operator, more than twelfth	65	4.1	100.0	37.4	62.6	35.6	14.6	12.3	10.1	27.4

Fairly significant relationships between the combined grades of schooling and the value of goods used—with the distribution of this value among the principal groups of goods—are evident in Table 14. This is true especially with the families in which the same number of grades of schooling were reported for both operator and home maker. The average value of all goods used by families in which both the operator and the home maker had obtained more than 12 grades of schooling is almost $550 above a similar average value for families in which both the operator and the home maker had obtained not more than 8 grades of schooling. The average value of all goods used by the families in which the operator had received from 9 to 12 grades of schooling is approximately half way between the two averages just referred to.

The distribution of the average value of all goods used by the first three groups of families considered in Table 14 suggests higher levels of living among the families in which the operator and home maker obtained additional grades of schooling. The percentage that the average value of food forms of the total value of all goods used shows a marked decrease. The percentages that the values of clothing and rent form of the total, decrease slightly and irregularly, The percentages that the value of advancement goods and all other goods are of the value of all goods used increase regularly, the former significantly and the latter slightly.

The remaining figures in Table 14 indicate a heavier bearing of the schooling of the home maker than of the operator on the value of all goods used. In all three instances of alternate cross classifications of families by schooling of operator and home maker, the groups of families in which the schooling of the home makers exceeds that of the operators show somewhat higher average values of all goods used. Because of the small numbers of families, this indication of a higher level of living among families in which the home makers excel in grades of schooling can not be traced effectively through the distribution of the value of goods among the principal groups of goods used.

To pursue further the indication of a probably closer relationship of the schooling of the home maker than of the operator to the value of goods used, all records were classified according to the grade of schooling reported for the home maker regardless of the grade reported for the operator into 10 groups. The 10 groups starting with the fourth grade extended through the twelfth grade to more than 12 grades. The average values of all goods and the principal groups of these goods as shown in Table 14 were determined, and the percentages that the values of the different groups of goods form of the value of all goods were ascertained. Again, the records were grouped according to the grade of schooling reported for the operator regardless of the grade reported for the home maker and similar averages and percentages were ascertained.

From this analysis, schooling of the home maker is apparently somewhat more closely related to the level of living—measured in terms of values of all goods used and the distribution of this value among the principal groups of goods—than is schooling of the operator. The increase in the average of all family living by similar groups is slightly more pronounced with the families classified by schooling of the home maker. The decrease in the percentage that the average value of food forms of the average value of all goods and the increase in the percentages that the values of advancement goods and all other goods form of the average values of all goods used, are a bit more marked with families classified in this way.

Reductions in the average size of family with higher grades of schooling are about the same in both cases, from about 4.9 persons to about 4 persons per family.

Further study and analysis are needed to prove conclusively that formal schooling of the homemaker exerts a greater influence than does formal schooling of the farm operator on the farmer's standard of living. Counterinfluences of the different amounts of schooling of the operator upon farm business resources and consequently on the ability to provide must be accounted for. The relation of continued education of both the operator and the home maker should be determined. Finally the bearing of the formal schooling of the children, in those families supporting different numbers of children, must be given consideration.

ISOLATION

With the present facilities for transportation and other means of communication, it is impossible to find any satisfactory measure of isolation of the farm family. Use of the automobile, on hard-surfaced roads in many instances, is constantly increasing the social contacts of the farm family and rendering miles a less complete measure of distance. The telephone and the radio are gradually breaking down the barriers to communication and making physical distances less satisfactory indexes of isolation. Granting all this, it is deemed advisable to consider briefly the relation of the distance of the location of the farm family from the local trading center, the church and the high school to the average value of goods used annually.

With regard to each of these three institutions or agencies the records were classified on the basis of miles distant, into 10 groups. These groups started with less than 0.5 mile and continued with 1 mile each to 8.5 miles and over. Average values of all goods and of the principal groups of goods were determined in each instance and the percentage distribution of the average value of all goods was ascertained.

There was no apparent indication of relationship between the distance from local trading center, the church, or the high school to the standard of living, as measured in terms of the value of goods used. Similarly there was no suggestion of relationship between distance from local trading center, church, or high school to the number of persons per family.

It is probable that some minor relationships are obscured by the many other factors involved. The distances from trading center, church, and high school, as well as the distances from other institutions and agencies, may be worthy of further study, especially if a more satisfactory index of distance than miles can be found.

FACTORS INVOLVING USE OF TIME AS AN ASPECT OF STANDARD OF LIVING

Attention has already been called to the use of time as an aspect of the standard of living. In some respects the use of time, the hours of labor, and obversely the hours of leisure activities, per day, may be regarded as a better measure of the farmer's standard of living than the money value of goods used. The farm family is able to provide many of the essential goods of family living and to control many of its living conditions through a well-regulated use of time. Whether the farmer has only long days of constant labor, whether the home maker has a certain amount of leisure, and whether the farm boys and girls have an occasional half holiday on Saturday, are phases of the standard of living measured more easily in terms of hours than in terms of money.

The value of family living furnished by the farm may depend largely upon the hours of labor spent by different members of the family on the farm garden, orchard, and lawn. The final decision of the question of whether the farm home is to have running water in the kitchen may involve a valuation of the home maker's time, as well as the money necessary to provide the machinery to force the water to the kitchen. Thus, the need for further consideration of the use of time in relation to the value of family living is clearly evident. Because of the lack of additional information, this consideration is limited to length of work day, hours of rest daily, and days of vacation annually by the farm operator and the home maker.

LENGTH OF WORK DAY

The average length of work day (excluding Sundays) for the operator and the home maker is determined from estimates of the time reported for beginning and for completing the day's work in summer and in winter. The hours from which this average was obtained start with the time of beginning work in the morning and end with the completion of chores or of household or other tasks in the evening. Time spent at meals and in reading or other rest during the day was excluded before the average was taken in each instance.

The average length of the operator's work day for all families reporting, 1,875 in number, is 11.3 hours. There is practically no difference in the averages for the New England, the North Central, and the Southern States. The average length of the home maker's work day for all families reporting, 2,183 in number, is 11.4 hours. As with the operators, there is almost no difference in the averages for the home makers of the New England, the North Central, and the Southern States.

RELATION OF LENGTH OF WORK DAY TO VALUE OF GOODS USED

For both the operator and the home maker all records for which the length of work day could be ascertained were classified into nine groups starting with 15.5 hours and over per day and dropping by one-hour groups to 8.4 hours and less per day. The average value of all goods and of the principal groups of goods—food, clothing, rent, advancement, and all others—were determined for each of the groups as classified. From these averages the percentage distribution of the values of all goods among the principal groups was determined. Since the results in both cases appeared almost identical, only the averages and percentages from the classification by length of work day for the home maker are presented in tabular form. These averages and percentages are shown in Table 15.

TABLE 15.—*Relation of length of workday of home maker to value per family of goods used during one year and to distribution of this value among principal groups of goods. Farm families of selected localities in 11 States, 1922–1924, owners, tenants, and hired men*

Length of work-day reported	Families reporting	Size of family	Average value of—							
			All goods used			Food	Clothing	Rent	Advancement	All others
			Total	Furnished by farm	Purchased					
	Number	*Persons*								
All hours	2,179	4.4	$1,589	$685	$904	$664	$235	$193	$105	$392
15.5 and over	22	5.1	1,559	636	923	737	243	186	59	334
15.4–14.5	63	5.1	1,519	692	827	667	236	174	88	354
14.4–13.5	209	4.6	1,471	659	812	644	208	188	79	352
13.4–12.5	356	4.6	1,523	666	857	652	220	176	98	377
12.4–11.5	469	4.5	1,609	709	900	680	237	195	102	395
11.4–10.5	469	4.3	1,600	694	906	655	242	203	104	396
10.4– 9.5	272	4.2	1,514	645	869	650	231	170	99	364
9.4– 8.5	181	3.8	1,763	726	1,037	674	258	243	137	451
8.4 and less	138	3.8	1,796	697	1,099	710	258	197	157	474
PERCENTAGE DISTRIBUTION										
			P. ct.	*P. ct.*	*P. ct.*	*P. ct*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*
All hours	2,179	4.4	100.0	43.1	56.9	41.8	14.8	12.1	6.6	24.7
15.5 and over	22	5.1	100.0	40.8	59.2	47.2	15.6	12.0	3.8	21.4
15.4–14.5	63	5.1	100.0	45.6	54.4	43.9	15.6	11.4	5.8	23.3
14.4–13.5	209	4.6	100.0	44.8	55.2	43.8	14.2	12.8	5.3	23.9
13.4–12.5	356	4.6	100.0	43.7	56.3	42.8	14.4	11.6	6.4	24.8
12.4–11.5	469	4.5	100.0	44.1	55.9	42.3	14.7	12.1	6.3	24.6
11.4–10.5	469	4.3	100.0	43.4	56.6	41.0	15.1	12.7	6.5	24.7
10.4– 9.5	272	4.2	100.0	42.6	57.4	43.0	15.2	11.2	6.5	24.1
9.4– 8.5	181	3.8	100.0	41.2	53.8	38.2	14.6	13.8	7.8	25.6
8.4 and less	138	3.8	100.0	38.8	61.2	39.5	14.3	11.0	8.8	26.4

There is evidence in Table 15 of a somewhat insignificant relation between the length of work day and the average value of all goods used. The average value of goods used increases slightly and irregularly with a decrease in the length of work day from 15.5 and more hours to 8.4 and less hours per day. Viewed in the light of the principal groups of goods, the relationship is a bit more striking, since the average value of advancement goods and of all other goods increases more markedly and less irregularly with the decrease in the length of work day. Indication of this more significant relationship is evident in the percentages that the average values of advancement goods form of the average values of all goods used.

The average size of the family is of interest here. It will be noted that the average number of persons per family decreases from 5.1 to 3.8 persons with a reduction in the hours' work per day, from 15.5 and over to 8.4 and less. This is indicative of a higher standard of living among the families in which the home maker works less hours per day. The tendency of the average value of goods to remain constant or to increase slightly with a decrease in the number of hours of work per day means higher average values of goods per individual among the groups of families in which the home maker finds it possible to accomplish her work in less hours per day.

The average number of persons per family remained almost constant or varied without regard to the average number of hours of work per day of the operator.

HOURS OF REST

For all families for which data were available, an average of 2.6 hours per day, excluding Sunday, for the operators and 2.7 hours per day, excluding Sunday, for the home makers was spent in reading and resting. This time includes minutes or hours spent in rest or relaxation, including reading, during the afternoon in addition to any time spent in rest or recreation, including reading, between the completion of the day's work and the time of retiring. For the home maker, both sewing and mending are considered work and are included in the actual work day. Both the operators and the home makers of the Southern States spent more time resting than did those of the other two sections.

RELATION OF HOURS REST TO VALUE OF GOODS USED

With regard to the time spent in resting, all records were classified in the case of both the operator and the home maker, on the basis of 30-minute rest periods, into 10 groups beginning with less than 0.25 hour. As with length of the work day, only those families reporting time spent in rest are included—over 1,800 for the operators and almost 2,100 for the home makers. Results of the two tabulations for hours spent resting were practically the same and only those for hours of rest by the home maker are presented in Table 16.

TABLE 16.—*Relation of time spent (per day) resting by the home maker to value per family of goods used during one year and to distribution of this value among the principal groups of goods. Farm families of selected localities in 11 States, 1922–1924, owners, tenants, and hired men*

Time reported spent resting	Families reporting	Size of family	Average value of—							
			All goods used			Food	Clothing	Rent	Advancement	All others
			Total	Furnished by farm	Purchased					
	Number	*Persons*								
All hours	2,078	4.4	$1,581	$687	$894	$662	$235	$192	$103	$389
Less than 0.25	67	5.2	1,379	639	740	621	183	186	49	340
0.25–0.74	86	4.5	1,623	667	956	679	223	203	102	416
0.75–1.24	205	4.8	1,516	677	839	673	217	181	87	358
1.25–1.74	199	4.6	1,572	675	897	658	233	192	99	390
1.75–2.24	290	4.5	1,609	686	923	662	235	199	99	414
2.25–2.74	280	4.4	1,628	689	939	659	253	194	106	416
2.75–3.24	280	4.3	1,518	686	832	644	231	192	98	353
3.25–3.74	207	4.2	1,498	678	820	646	231	177	92	352
3.75–4.24	168	4.2	1,602	708	894	665	238	196	108	395
4.25 and over	296	4.0	1,700	711	989	694	253	196	140	417
PERCENTAGE DISTRIBUTION										
			Per cent	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*
All hours	2,078	4.4	100.0	43.4	56.6	41.9	14.9	12.1	6.5	24.6
Less than 0.25	67	5.2	100.0	46.3	53.7	45.0	13.3	13.5	3.5	24.7
0.25–0.74	86	4.5	100.0	41.1	58.9	41.8	13.8	12.5	6.3	25.6
0.75–1.24	205	4.8	100.0	44.7	55.3	44.4	14.3	11.9	5.7	23.7
1.25–1.74	199	4.6	100.0	43.0	57.0	41.9	14.8	12.2	6.3	24.8
1.75–2.24	290	4.5	100.0	42.7	57.3	41.1	14.6	12.4	6.2	25.7
2.25–2.74	280	4.4	100.0	42.3	57.7	40.4	15.6	11.9	6.5	25.6
2.75–3.24	280	4.3	100.0	45.2	54.8	42.4	15.2	12.7	6.5	23.2
3.25–3.74	207	4.2	100.0	45.2	54.8	43.1	15.4	11.8	6.2	23.5
3.75–4.24	168	4.2	100.0	44.2	55.8	41.5	14.8	12.2	6.8	24.7
4.25 and over	296	4.0	100.0	41.8	58.2	40.8	14.9	11.6	8.2	24.5

There is practically no relationship between time spent reading and resting and the value of all goods used. The average value of all goods remains almost constant or varies without regard to increase in the time spent per day resting. From the standpoint of the distribution of the total value among the principal groups of goods the percentages that the value of advancement goods form of the value of all goods suggest a slight relation between the time spent resting and the standard of living. The percentage of the value of all goods devoted to advancement increases slightly, although somewhat irregularly, with an increase in the amount of time spent resting.

As with the length of work day the size of family is of interest. The average number of persons per family (Table 16), decreases somewhat irregularly from 5.2 to 4 persons with an increase in the hours of rest, from 0.25 hour to 4.25 and more hours per day. This is indicative of a higher standard of living among the families in which time is found for more rest. The practically constant average values of goods are being used by less persons per family and thus more goods per person are available by the smaller families.

Time spent in resting by the farm operator appeared to be less closely related to the size of family than did time spent resting by the home maker.

VACATION FROM WORK

Vacation from farm or home work means periods of rest or relaxation of at least a day's duration off the farm or away from the farm home. Partially, these periods of vacation covered motor or other trips to cities, or to mountain or other summer or winter resorts. Often they are limited to one or two days' camping trips to near-by woods or lakes. Sometimes they mean attendance at county or State fairs and occasionally they are visits to relatives or friends living in distant localities.

RELATION OF VACATION TO VALUE OF GOODS USED

The relation of days' vacation to the value of goods used was studied similarly for both the operator and the home maker. All schedules on which the number of days' vacation was reported, in each case, were sorted on this basis into six groups: None, 1–4, 5–9, 10–14, 15–29, and 30 and more days. The average values of all goods and of the principal groups of goods were determined and the percentage distribution of the value of all goods for the principal uses was ascertained. Since the results were practically the same in both cases only the figures for the home maker are presented in tabular form. (Table 17.)

TABLE 17.—*Relation of the home maker's vacation from home and farm work to value per family of goods used during one year and to distribution of this value among principal groups of goods. Farm families of selected localities in 11 States, 1922–1924, owners, tenants, and hired men*

Days vacation reported	Families reporting	Size of family	Average value of—							
			All goods used			Food	Clothing	Rent	Advancement	All others
			Total	Furnished by farm	Purchased					
	Number	*Persons*								
All	1,657	4.5	$1,607	$686	$921	$682	$237	$182	$114	$392
0	1,209	4.7	1,526	677	849	683	224	163	98	358
1–4	129	4.4	1,697	696	1,001	671	254	216	125	431
5–9	143	4.0	1,896	723	1,173	683	290	239	159	525
10–14	113	3.8	1,825	712	1,113	673	256	251	154	491
15–29	31	4.0	1,994	732	1,262	739	291	182	253	529
30 and over	32	3.9	1,878	697	1,181	694	301	219	223	441
PERCENTAGE DISTRIBUTION										
			Per cent	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*
All	1,657	4.5	100.0	42.7	57.3	42.5	14.8	11.3	7.1	24.3
0	1,209	4.7	100.0	44.3	55.7	44.8	14.7	10.7	6.4	23.4
1–4	129	4.4	100.0	41.0	59.0	39.5	15.0	12.8	7.4	25.3
5–9	143	4.0	100.0	38.1	61.9	36.0	15.3	12.6	8.4	27.7
10–14	113	3.8	100.0	39.0	61.0	36.9	14.0	13.8	8.4	26.9
15–29	31	4.0	100.0	36.7	63.3	37.1	14.6	9.1	12.7	26.5
30 and over	32	3.9	100.0	37.1	62.9	36.9	16.1	11.6	11.9	23.5

There is a slight relation between the number of days' vacation of the home maker and the total value of all goods used. (Table 17.)

The average value of all goods increases slightly, although not regularly, with an increase in the length of vacation periods. The percentage for food decreases somewhat irregularly from about 45 to about 37 per cent as the days of vacation increase from none to 30 and over. At the same time the percentage for advancement goods increases roughly from 6.4 to 11.9 per cent.

There is a decrease in the number of persons per family along with increased periods of vacation, indicating a higher level of living per individual among the families taking longer vacations.

FACTORS INDICATIVE OF FAMILY'S ABILITY TO PROVIDE ECONOMIC GOODS OF FAMILY LIVING

Only four factors which are in any way indicative of the farm family's ability to provide the economic goods of family living are available for further study. These are (1) acres operated per farm, (2) number of years the operator has been a farm owner, (3) mortgage indebtedness on the farm operated, and (4) income from sources other than the farm business.

With the exception of income from sources other than the farm business only owner families are represented in the tabulations by factors regarded as indicative of the family's ability to provide. Neither the number of years the operator has been a farm owner nor the mortgage indebtedness on the farm operated apply to tenants or hired men. Acres operated per farm were considered from the standpoint of both owners and tenants separately and combined. Since the relationships were similar and apparently of about equal degrees in all cases, further consideration of this factor is limited to owner families.

The four factors listed above are not regarded as complete indices of the farm family's ability to provide the economic goods of family living. In fact, any of the four may be less indicative of the ability to provide than farm income or family income would be, if either of these measures were available. It should be noted, however, that income as conceived of ordinarily can not be regarded as a satisfactory or complete index of the farmer's ability to provide. Income represents the returns for only one of the years during which the standard of living prevailing during the year of study has been in the process of establishment. Either farm or family income for one year may be far from the usual or the representative income. A part of the expenditures for goods during the year are often made before the income from that year is available. Funds accumulated from previous years or anticipated from investments or the use of bank or store credit are not commonly included in income. Considered from all angles it is probable that some of the factors available—acres operated per farm and the number of years the farm operator has been a farm owner, especially—may be almost as indicative as is farm or family income of the liquid assets available for family living.

ACRES OPERATED

Acres operated per farm are indicative of the ability of the farm family to provide when reflected as a measure of size of the farm business in the returns from farming. Further, acres operated by owners are suggestive to some degree of the total net worth of the farm family, which total net worth is often indicative of the total liquid assets available for family living purposes. The relation of acres operated per farm to the value of goods used by 1,767 families reporting the size of farm is shown in Table 18.

The families for which information is available were classified on the basis of acres per farm into 10 groups starting with less than 25 acres and continuing by 50-acre groups to the group of 275 to 324 acres, and again by 100-acre groups to 525 acres and over. The average values of all goods and the percentage distribution of this value among the principal groups of goods were ascertained, by steps of increase in acres operated per farm, and the average number of persons per family on the farms of different sizes were determined.

There is evidence of a somewhat higher standard of living among the families operating the larger farms. (Table 18.) The value of all goods used per family increases somewhat irregularly from $1,347 for families on farms of less than 25 acres to $3,086 for families on farms of 525 acres and over.

The percentage distribution of the value of goods among the principal groups show a marked irregular decrease in the proportion for food with increased size of farm operated. The percentages devoted to advancement and to all other purposes show fairly pronounced, somewhat irregular increases. The percentage for clothing shows a slight tendency to decrease, and the percentage for rent shows a very slight tendency to increase with increased size of farm.

The larger farms apparently furnish more food, fuel, and house rent value somewhat in proportion to the increased acreage of these farms and to the increased value of goods provided by direct purchase per family. Thus, the percentages that purchased and furnished goods are of the value of all goods remain almost constant or vary without regard to the size of farm.

The average size of family is of interest. The average number of persons per family remains almost constant as the average value of goods used rises with increased acreage per farm. From the standpoint of the individual this favors a still higher standard of living among families on the larger farms.

Some allowance should be made for the irregularities in connection with the largest size of farm group. This group includes several farms of more than 1,000 acres each, all of which may represent large amounts of capital invested and correspondingly large liquid assets available for family living.

TABLE 18.—*Relation of acres operated per farm to value per family of goods used during one year and to distribution of this value among principal groups of goods. Farm families of selected localities in 11 States, 1922–1924, owners*

Acres per farm	Families reporting	Size of family	Average value of—							
			All goods used			Food	Clothing	Rent	Advancement	All others
			Total	Furnished by farm	Purchased					
	Number	*Persons*								
All	1,767	4.4	1,703	$725	$978	$678	$253	$225	$124	$423
Less than 25	83	4.5	1,347	578	769	641	217	144	60	285
25–74	336	3.9	1,382	602	780	594	201	175	79	333
75–124	506	4.2	1,542	676	866	631	222	212	102	375
125–174	359	4.6	1,726	743	983	691	259	234	122	420
175–224	152	4.5	1,882	807	1,075	731	300	249	137	465
225–274	125	4.7	2,113	850	1,263	779	316	273	204	541
275–324	82	4.3	2,066	807	1,259	742	314	266	200	544
325–424	57	5.0	2,305	960	1,345	828	333	321	207	616
425–524	30	4.7	2,290	953	1,337	843	322	275	255	595
525 and over	37	4.7	3,086	1,170	1,916	981	434	408	304	959
PERCENTAGE DISTRIBUTION										
			Per cent	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*
All	1,767	4.4	100.0	42.6	57.4	39.8	14.8	13.2	7.3	24.9
Less than 25	83	4.5	100.0	42.9	57.1	47.6	16.1	10.7	4.4	21.2
25–74	336	3.9	100.0	43.6	56.4	43.0	14.6	12.6	5.7	24.1
75–124	506	4.2	100.0	43.8	56.2	40.9	14.4	13.7	6.6	24.4
125–174	359	4.6	100.0	43.1	56.9	40.1	15.0	13.6	7.0	24.3
175–224	152	4.5	100.0	42.9	57.1	38.9	15.9	13.2	7.3	24.7
225–274	125	4.7	100.0	40.2	59.8	36.9	15.0	12.9	9.6	25.6
275–324	82	4.3	100.0	39.1	60.9	35.9	15.2	12.9	9.7	26.3
325–424	57	5.0	100.0	41.6	58.4	35.9	14.4	13.9	9.0	26.8
425–524	30	4.7	100.0	41.6	58.4	36.8	14.1	12.0	11.1	26.0
525 and over	37	4.7	100.0	37.9	62.1	31.8	14.1	13.2	9.8	31.1

NUMBER OF YEARS OPERATOR HAS BEEN A FARM OWNER

The number of years the operator has been a farm owner was available for only 778 of the owner families. Records for these families were classified on the basis of years of ownership into 10 groups starting with less than 2.5 years and continuing by 5-year periods to 42.5 years or over. The average values of goods and the percentage distribution of these values among the principal groups of goods, as ascertained for each period of farm ownership, are shown in Table 19.

TABLE 19.—*Relation of number of years operator has been a farm owner to value per family of goods used during one year and to distribution of this value among principal groups of goods. Farm families of selected localities in 11 States, 1922–1924, owners*

Number of years the operator has been a farm owner	Families reporting	Size of family	Average value of—							
			All goods used			Food	Clothing	Rent	Advancement	All others
			Total	Furnished by farm	Purchased					
	Number	*Persons*								
All	778	4. 7	$1, 736	$756	$980	$738	$265	$180	$138	$415
Less than 2.5	44	4. 1	1, 298	568	730	612	201	141	51	293
2. 5–7. 4	145	4. 6	1, 510	662	848	650	232	171	95	362
7.5–12.4	128	4. 7	1, 575	732	843	724	216	153	86	396
12.5–17.4	105	5. 2	1, 887	814	1, 073	807	304	193	144	439
17.5–22.4	92	5. 3	1, 861	832	1, 029	779	300	192	159	431
22.5–27.4	70	4. 9	1, 963	821	1, 142	783	320	201	223	436
27.5–32.4	79	4. 5	2, 061	838	1, 223	810	309	204	204	534
32.5–37.4	42	4. 1	1, 771	719	1, 052	726	278	186	158	423
37.5–42.4	45	3. 9	1, 896	831	1, 065	773	278	213	176	456
42.5 and over	28	3. 4	1, 557	732	825	711	196	146	144	360
PERCENTAGE DISTRIBUTION										
			P. ct.	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*
All	778	4. 7	100. 0	43. 6	56. 4	42. 5	15. 2	10. 4	7. 9	24. 0
Less than 2.5	44	4. 1	100. 0	43. 8	56. 2	47. 1	15. 5	10. 9	3. 9	22. 6
2.5– 7.4	145	4. 6	100. 0	43. 8	56. 2	43. 0	15. 4	11. 3	6. 3	24. 0
7.5–12.4	128	4. 7	100. 0	46. 5	53. 5	45. 9	13. 7	9. 7	5. 5	25. 2
12.5–17.4	105	5. 2	100. 0	43. 1	56. 9	42. 8	16. 1	10. 2	7. 6	23. 3
17.5–22.4	92	5. 3	100. 0	44. 7	55. 3	41. 9	16. 1	10. 4	8. 5	23. 1
22.5–27.4	70	4. 9	100. 0	41. 8	58. 2	39. 9	16. 3	10. 2	11. 4	22. 2
27.5–32.4	79	4. 5	100. 0	40. 7	59. 3	39. 3	15. 0	9. 9	9. 9	25. 9
32.5–37.4	42	4. 1	100. 0	40. 6	59. 4	41. 0	15. 7	10. 5	8. 9	23. 9
37.5–42.4	45	3. 9	100. 0	43. 8	56. 2	40. 8	14. 7	11. 2	9. 3	24. 0
42.5 and over	28	3. 4	100. 0	47. 0	53. 0	45. 6	12. 6	9. 4	9. 3	23. 1

As measured in terms of the value of goods used and the percentage distribution of this value among the principal groups of goods, the standard of living is related to some extent to the number of years of farm ownership. The average value of all goods used increases fairly regularly up to 27.5 to 32.4 years of ownership, after which it decreases irregularly to 42.5 years and over. The percentage that the value of food forms of the value of all goods increases and decreases inversely. The percentages that the values of clothing and advancement goods form of the value of all goods vary slightly in the same direction as the value of all goods, the former less markedly than the latter. The percentages that the values of rent and of all other goods form of the values of all goods tend to remain constant or to vary without regard to the years of ownership.

The average size of family varies in accordance with the average value of all goods used, as the number of years of farm ownership increases, the largest families (5.3 persons each) being supported during the 17.5 to 22.4 year period of ownership.

The trends of all averages in Table 19 are indicative of a close correlation between the number of years the operator has been an owner, the age of the farm operator, the number of children per family and the standard of living. This is to be expected since the earning power and the accumulative ability of the farmer is usually on the upward trend until somewhere near the age of 50. Similarly, the number of children and the age of children per family are usually on the increase until somewhere near the same age-period of the operator at about which the children begin to shift for themselves. Thus, the demands for goods of family living decline with further increased ages and correspondingly longer periods of ownership of the operator.

The average size of farm operated showed an irregular increase from 116 acres per farm for less than 2.5 years of ownership to 197 acres per farm for 32.5 to 37.4 years of ownership. From this period it showed a decrease to 137.5 acres for 42.5 or more years of ownership.

FARM MORTGAGE INDEBTEDNESS

The extent of mortgage indebtedness for the farms as grouped according to years of farm ownership might give some suggestion of the age periods when children become assets rather than continue as liabilities of farm families, and might also give a suggestion of the extent to which the growth of the farm business resources competes with farm family living. Unfortunately, such indication can not be had from the information available. The nearest approach is a suggestion of practically no relation between mortgage indebtedness and the standard of living, as measured in terms of the average values of goods and the percentage distribution of this value among the principal groups of goods (Table 20).

TABLE 20.—*Relation of farm mortgage indebtedness to value per family of goods used during one year and to distribution of this value among principal groups of goods. Farm families of selected localities in 11 States, 1922–1924, owners*

Percentage that mortgage reported is of value of farm reported[1]	Families reporting	Size of family	Average value of—							
			All goods used			Food	Clothing	Rent	Advancement	All others
			Total	Furnished by farm	Purchased					
	Number	*Persons*								
All	874	4.3	$1,717	$731	$986	$701	$254	$211	$124	$427
0	406	4.0	1,692	734	958	677	254	216	132	413
1–9	59	4.5	1,717	709	1,008	695	283	204	126	409
10–19	87	4.6	1,843	782	1,061	759	258	208	141	477
20–29	85	4.5	1,789	728	1,061	733	268	203	121	464
30–39	69	4.6	1,746	746	1,000	748	248	199	122	429
40–49	63	4.6	1,608	678	930	672	246	215	82	393
50–59	42	4.6	1,517	681	836	648	219	204	77	369
60–79	36	5.6	1,853	725	1,128	739	260	226	140	488
80 and over	27	4.9	1,752	745	1,007	752	218	189	106	487

TABLE 20.—*Relation of farm mortgage indebtedness to value per family of goods used during one year, etc.*—Continued

PERCENTAGE DISTRIBUTION

Percentage that mortgage reported is of value of farm reported	Families reporting	Size of family	Average value of—							
			All goods used			Food	Clothing	Rent	Advancement	All others
			Total	Furnished by farm	Purchased					
	Number	*Persons*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*	*Per cent*
All	874	4.3	100.0	42.6	57.4	40.8	14.8	12.3	7.2	24.9
0	406	4.0	100.0	43.4	56.6	40.0	15.0	12.8	7.8	24.4
1–9	59	4.5	100.0	41.3	58.7	40.5	16.5	11.9	7.3	23.8
10–19	87	4.6	100.0	42.4	57.6	41.2	14.0	11.3	7.6	25.9
20–29	85	4.5	100.0	40.7	59.3	41.0	14.9	11.4	6.8	25.9
30–39	69	4.6	100.0	42.7	57.3	42.8	14.2	11.4	7.0	24.6
40–49	63	4.6	100.0	42.2	57.8	41.8	15.3	13.4	5.1	24.4
50–59	42	4.6	100.0	44.9	55.1	42.7	14.5	13.4	5.1	24.3
60–79	36	5.6	100.0	39.1	60.9	39.9	14.0	12.2	7.6	26.3
80 and over	27	4.9	100.0	42.5	57.5	42.9	12.5	10.8	6.0	27.8

Mortgage indebtedness is in terms of the percentage that the amount of mortgage reported against the farm formed of the value reported for the farm when the data were obtained. The 874 owner families for which this information was available are classified, on the basis of the percentage of mortgage indebtedness, into nine groups; the first of which includes all the families reporting no mortgage indebtedness against the farm. The remaining eight groups, starting with 1 to 9 per cent, increase by 10 per cent up to 60 per cent and by 20 per cent up to 80 per cent and over.

The average value of all goods used (Table 20) remains practically constant or varies with no regard to an increase in the percentage of mortgage indebtedness. Similarly the percentage distribution of the value of goods remains almost constant. Some allowance should be made for the small number of families in the different groups.

Results of a tabulation by size of farm for all owner-operated farms carrying mortgage indebtedness gave no indications of any relationship between size of farm and percentage of mortgage indebtedness. On an average the smaller farms were about as heavily mortgaged, in terms that the amount of the mortgage formed of the total value of the farm, as were the larger farms.

INCOME FROM OTHER THAN FARM BUSINESS SOURCES

Income from other than farm business sources is often the means of raising the standard of living through making available desired and needed articles of clothing, furniture, musical instruments, formal schooling, or other goods of family living. Sources of this additional income include especially prepared home-canned or preserved products, articles of fancy work, boarding and lodging of school teachers or others, teaching or other work performed by different members of the family, gifts, and returns from investments.

Over two-fifths of the families, 1,205 in number, included in the studies reported on the receipt of income from other than farm business sources. These were classified on the basis of income received into eight groups as shown in Table 21. The average value of all goods used was determined and the percentage distribution of the value of goods among the principal groups was ascertained for each of the groups represented.

There is an indication of a fairly close relation between income from other than farm business sources and the standard of living. The average value of all goods used rises somewhat irregularly from $1,443 per family for 284 families having no other income to $3,229 per family for 17 families having $2,400 and more other income.

TABLE 21.—*Relation of family income from other than farm business sources to value per family of goods used during one year and to distribution of this value among principal groups of goods. Farm families of selected localities in 11 States, 1922–1924, owners, tenants, and hired men*

Amount of income reported from sources outside of farm business	Families reporting	Size of family	Average value of—							
			All goods used			Food	Clothing	Rent	Advancement	All others
			Total	Furnished by farm	Purchased					
All	*Number* 1,205	*Persons* 4.4	$1,605	$689	$916	$678	$239	$183	$111	$394
0	284	4.2	1,443	620	823	624	220	172	88	339
1–299	586	4.3	1,521	695	826	658	212	183	91	377
300–599	133	4.6	1,674	704	970	721	257	166	135	395
600–899	87	4.7	1,698	691	1,007	737	277	162	112	410
900–1,199	48	4.4	2,040	750	1,290	802	308	198	227	505
1,200–1,799	26	4.6	2,008	769	1,239	727	335	215	249	482
1,800–2,399	24	4.8	2,375	833	1,542	892	435	242	169	637
2,400 and over	17	5.1	3,229	1,012	2,217	935	518	403	391	982
PERCENTAGE DISTRIBUTION										
All	1,205	4.4	*Per cent* 100.0	*Per cent* 43.0	*Per cent* 57.0	*Per cent* 42.3	*Per cent* 14.9	*Per cent* 11.4	*Per cent* 6.9	*Per cent* 24.5
0	284	4.2	100.0	43.0	57.0	43.2	15.2	11.9	6.1	23.6
1–299	586	4.3	100.0	45.7	54.3	43.2	13.9	12.0	6.0	24.9
300–599	133	4.6	100.0	42.0	58.0	43.0	15.4	9.9	8.1	23.6
600–899	87	4.7	100.0	40.7	59.3	43.4	16.3	9.5	6.6	24.2
900–1,199	48	4.4	100.0	36.8	63.2	39.3	15.1	9.7	11.1	24.8
1,200–1,799	26	4.6	100.0	38.3	61.7	36.2	16.7	10.7	12.4	24.0
1,800–2,399	24	4.8	100.0	35.1	64.9	37.5	18.3	10.2	7.1	26.9
2,400 and over	17	5.1	100.0	31.3	68.7	29.0	16.0	12.5	12.1	30.4

When considered from the standpoint of the percentage distribution of the value of goods, this relation is less significant. The percentage that food forms of the value of all goods decreases slightly and rather irregularly with increased additional income. The percentage that the value of advancement goods forms of the value of all goods rises noticeably but very irregularly, and the percentages that the values of other groups of goods form of the value of all goods remain practically constant with increased additional income. Allowance should be made in the value of goods as related apparently to the standard of living for a somewhat irregular increase in the size of family. Thus, additional persons per family sharing the use of the larger values of goods means a less pronounced rise in the value of goods used per person than per family.

The figures in Table 21 can not be accepted as absolute or final in the interpretation of the uses of income for family living purposes. It should be recalled that the additional incomes dealt with represent only a part, in many instances a minor part, of the total income available. One can not even conjecture the extent to which they supplement the available money income from farm business operations and the goods furnished by the farm for family living purposes. The data as presented, however, are suggestive of further studies dealing with the entire available income of farm families.

INFERENCES WITH REGARD TO SPECIFIED FACTORS

Because of the small numbers of families represented by some of the factors considered, the wide differences between localities, and the limitation of tenure status to owners in several instances, inferences or conclusions here presented can not be regarded as final. Results by the tabular method are suggestive of the trends of the relationships between the factors chosen for comparisons; but they do not account for the interrelation of all the factors involved in the situation. They fail to designate the limitations of the factors used and to account for the influence of many other factors not available for use in connection with the analyses.

For example, the tabular summaries of the relation of schooling of the operator and the home maker to the standard of living do not account for the influence of the social relationships outside of the field of formal schooling on the desires for the economic goods of family living. Reading at home, social contacts of all persons composing the family with persons of other families through neighborhood and other groups and the ways in which the family reacts psychologically to its social and economic situations are given no consideration.

The tabular summaries give no suggestion as to the adequacy of the value of goods used during one year as a measure of the standard of living. The value of goods used and the percentage distribution of this value among the different groups of goods for the year of study may be very nontypical for many of the families included in the study. The value of goods used signifies both a cash outgo and the expenditure of time, energy, and often money indirectly, for goods furnished by the farm. The proportion of the goods furnished may be abnormally high or low with many families. Quantities of certain goods purchased during the years immediately preceding the year of study may cause other variations not fully accounted for. The availability of goods and the facilities for marketing may influence the quantities and thus the values of goods used during the year of study.

Because of the complexity of all the factors involved, the need of further study of larger numbers of records by more detailed statistical methods is recognized. The preceding summaries by the tabular method are suggestive, however, of the following inferences or tentative conclusions:

1. Both the number of children and the ages of children per family are directly related to the standard of living, as measured in terms of the value of goods used and the distribution of this value among the principal groups of goods.

2. There is a significant relation between the formal schooling of the operator and the home maker to the standard of living in terms of the value of goods used and the percentage distribution of the value among the different groups of goods. Apparently, formal schooling of the home maker is more closely related to the shaping of desires and demands for the economic goods of family living—of the goods of a more intangible nature especially—than is formal schooling of the operator.

3. The use of time by the operator and the home maker bears an insignificant relation to the value of goods used and the distribution of this value among the different groups of goods. Apparently, many families finding it possible to provide some of the goods of a more intangible nature are not finding available time for the fullest use of these goods. The use of time by the home maker appears to have a slightly closer bearing than the use of time by the operator to both the value and percentage distribution of value of goods used.

4. There is a direct relation between the size of farm operated and the standard of living, measured in terms of value and percentage distribution of value of goods used.

5. There is a fairly significant relation between the number of years the operator has been a farm owner and the standard of living measured in the terms stated above. This relation corresponds to the relation between the age of the farm operator and the standard of living. When due allowance is made for increased numbers and ages of children per family there is still, apparently, a tendency for the standard of living to rise with increased age of the operator and likewise with increased years of ownership since age of the operator and years of farm ownership tend usually to move in the same direction. Seemingly, the standard of living rises more markedly with increased numbers and ages of children than it falls after the children reach maturity and start for themselves.

6. Mortgage indebtedness on farms seems to bear no relation to the standard of living.

7. Income from sources other than the farm business bears a fairly significant relation to the standard of living in terms of the value and the percentage distribution of value of goods used.

8. Of the three sets of factors regarded as influencing the standard of living, the use of time apparently has the least significant direct bearing. This does not imply that the use of time has not an indirect bearing in connection with the goods furnished by the farm, as garden produce, fruits, fuel, and housing. Time spent in the production of these goods, however, is covered in the value of the goods used.

Factors influencing the desires and demands seem to bear as close relations as do factors indicative of the ability to pay to the standard of living. But the evidence is not sufficient to conclude, that the standard of living keeps pace with the multiplicity of new desires and demands developed through growth and through education, that is, through formal schooling, social participation, and experience. Nor is it sufficient to conclude that greater ability to provide results automatically in higher standards of living. Undoubtedly the development of new desires and the growth of new demands and the ability to provide are dependent on each other. If the ability to provide be regarded as a position making possible the attainment of a higher standard of living for the farm family, greater ability to provide must mean more comforts and satisfactions for the family which comforts and satisfactions must be coordinate with the desires and demands of the individuals composing the family. Desires for higher standards of living and the abilty to provide are both essential parts of the same process of farm family living.

USE OF AVERAGE VALUES OF GOODS IN PLANNING FOR MORE RATIONAL FAMILY LIVING IN THE FARM HOME

It would be of interest if some of the figures presented could be used as a guide for a wiser expenditure of money and a more economical use of goods by the representative farm family.

The averages presented in some of the tables may be helpful in this connection. Probably the averages occurring in Table 12, by number of children and ages of children per family, are more indicative than those given elsewhere of the needs of different families. At any rate, they may well have first consideration.

None of the sets of averages given in Table 12 may be found completely applicable to any family at any specific year of family living. One or another may be usable, however, as a base from which any family desiring to obtain a broader knowledge of the goods used and to work out a better balance of expenditures for the different purposes may proceed. In the selection of the set of averages to be used as a basis from which to proceed, the number of the different persons composing the family may have consideration first. The first set of figures, that representing an average total value of about $1,470 worth of goods used by all the 1,662 families, may be ignored except as desired for general comparisons. The second set of figures representing approximately $1,100 worth of goods may be regarded as a usable starting point for families with no children. The third set of averages comprising over $1,250 worth of goods will serve as a base for the family supporting one child. Similarly the sets of figures covering about $1,465, $1,570, $1,585, $1,805, and $1,955 values of goods will be of interest undoubtedly to families supporting 2, 3, 4, 5, or 6 or more children.

The ages of the children sharing the family living need to be considered next. It will be noted that the average value of all goods used by families with one child 0 to 5 years of age is approximately $1,100, about the same as the average for all families with no children. Also, the average value of goods for families of two children up to 5 years of age is about $1,100 per family. The rate of increase in the average value of goods for the different age groups differs substantially, especially in the highest age group. The sets of averages representing about $1,400, $1,410, $1,575, and $1,728 values of goods may be usable by the family of 3, 4, 5, 6 or more children of ages ranging primarily below 12 years. Similarly the corresponding higher averages may suffice as starting points for families of the same numbers of children of ages ranging above 11 years.

In addition to the number and ages of children per family, some attention may need to be given to the desires and demands of the family as affected by schooling, social participation, and other experiences. In addition to formal schooling obtained by the parents, continued education of the parents and general education of the children can not well be ignored.

The amount of leisure time for fullest use of the goods which are to be provided, the goods of a more intangible nature especially, can not be overlooked. The expenditure of money for goods calls for sufficient amounts of time to use these goods efficiently and effectively.

Next, consideration will need to be given to the particular level of living which the family income will afford. Some additional suggestions as to this may be obtained from the tabulation by the total value of all goods used, Table 7. It will be recalled that the level of living is not defined by the value of goods only. The distribution of this value among the different groups of goods merits as much if not more consideration than merely "dollars worth" of goods used. In general, the higher level of living possible on a larger income means a lower proportion of goods devoted to the more material needs, to food especially.

The question of the amount of income for family living purposes hinges on a number of factors pertaining to both the home and the farm business. Farm ownership, freedom from indebtedness, rational enlargement of the farm business for proper efficiency in production, are goals which can not be ignored if a well-balanced, wholesome standard of living is to be enjoyed in the more mature years, as well as at present. After all, the economic goods of family living may need to be limited for the present to very little, if any, more income than was available during the past year. If so, the problem becomes one of trying to improve the standard of living on the same amount of funds as of last year or the years preceding last year.

The attempt to improve the family living on the same amount of money that has been available before will help the family to make the dollars go further than formerly. This does not imply that more money could not be used advantageously in many cases. It does mean, however, an effort to raise the proportions of the total family living for clothing and for life and health insurance and to provide for a little savings and a reserve fund for improvement of the house or for unexpected future needs through more efficient uses of foods, operation goods, and personal goods. It means undoubtedly giving more careful attention to quantities and qualities to be obtained with the money available.

Again, the attempt to improve the family living on the same amount of money will call for careful consideration and study of the family's income to see whether less money will suffice in connection with farm expenses, thereby leaving more money for family living. If farm operation expenses can not be reduced, the problem becomes one of increasing the family's income in some other way, which problem is outside the scope of this bulletin.

But, whatever the money available, the art of getting better values for each dollar spent merits first consideration. The ability to get better values for money spent will be realized most readily through an attempt to attain a definite goal set by all members of the family.

Why can not each farm family set up its own goal for a more rational standard of living? Every family has some idea of what its living has cost in money during the last year. Using this as a mere starting point, why not add estimates of the values of goods furnished by the farm and distribute the value of all the goods on the basis of one or other of the sets of the averages given in Table 12? This will enable the family to see how the plan looks on paper. The plan can then be revised and reshaped at the beginning of each year in counsel with all members of the family in such a way that each will have a better understanding of where the money goes and a greater desire to help attain a definite goal in family living.

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